JOHN BULL

Vol. II. No. 44. SATURDAY, APRIL 6th, 1907. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

Contents

A Swindle and the Press.
The World, The Flesh, and The Devil.
John Bull's Biscuits.
The Income Tax.—I.
John Bull in the City.
The Living-In System.
John Bull's Womenfolk
Over the Border.
John Bull's Open Letters and Post-cards.
The Cartoon.
Among the Mummers.
A London "Hell."
We Call It Death.
Penelope.
Bull's Eyes.
Letter Bag.
Racing, etc.

"The Body is largely what the Food makes it."

Fry's Pure Concentrated Cocoa

contains the elements most valuable in nourishing the very young; the growing youth or girl; the athletic pursuant; the business man or woman; in fact, it is a typical food for all ages.

Manufactured by the

OLDEST HOUSE IN THE TRADE.

ESTABLISHED 1728.

"I have never tasted cocoa that I like so well."—SIR CHARLES A. CAMERON, C.B., M.D.
"The Most Perfect Form of Cocoa."—GUY'S HOSPITAL GAZETTE.
"My Ideal of Perfection."—DR. ANDREW WILSON, F.R.S.E.

Always Uniform in Quality — Never Varies.

Full Weight Without Wrapper. — Sold by All Leading Grocers.

DELICIOUS MAZAWATTEE TEA.

GENUINE ONLY IN SEALED PACKETS AND TINS.

A BOON TO CITY MEN,

10 Minutes from Rail and Nice Country Town, and 25 miles from London.

FREE DEEDS.

NO LAW COSTS.

NO SURVEY FEES.

Good six-room residences as above on a large plot of land, with bath and every modern convenience, for **£285.** Water laid on. Good roads.
Land from **£35** an acre.

POSSESSION ON PAYMENT OF 10%, BALANCE SPREAD OVER 21 YEARS.

Week-end and Holiday Residences for £125.

Write for particulars of above and large illustrated book of estates in 11 different counties, or, if possible, call.

HOMESTEADS (R.) LTD., 27, ESSEX STREET, STRAND, W.C.

JOHN BULL.

Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.

Vol. II. No. 44. Saturday, April 6th, 1907. One Penny

IMPORTANT NOTICE.

The Offices of JOHN BULL *have now been removed to* 4, RED LION COURT, FLEET STREET, LONDON, *where, in future,* ALL COMMUNICATIONS *must be addressed, except in regard to advertisements (see notice below).*

Letters must be addressed to the Editor, or the Publisher, according to whether they relate to Editorial or business matters.

All editorial inquiries MUST BE MADE BY LETTER.

All matter appearing in JOHN BULL, *unless otherwise signed, is editorial.*

TO ADVERTISERS.

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM — — — — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

All business communications to be addressed to the Publisher, JOHN BULL, *4, Red Lion Court, Fleet Street, London.*

THEATRES, ENTERTAINMENTS, ETC.

DALY'S THEATRE.—Under the Management of Mr. GEORGE EDWARDES. EVERY EVENING, at 8.15.
MATINEE EVERY SATURDAY, at 2.30. A new Comedy Opera, entitled—
"THE LADY DANDIES" (THE MERVEILLEUSES).
Box-office 10 to 10. Telephone 2995 Gerrard.

ALHAMBRA.—"QUEEN OF SPADES," New Ballet.
Mlle. Alexia (danseuse de genre).
MILLMAN TRIO. MLLE. BRESSINA. "L'AMOUR." URBANORA, Etc.
Doors 7.45. Manager, George Scott.

The place for a QUIET LUNCH, a COMFORTABLE DINNER, and a COSY SUPPER.
THE WEST END HOTEL,
Arundell Street, Coventry Street,
PICCADILLY CIRCUS, W.

In close proximity to all the leading places of Entertainment.
EXCELLENT CATERING AT STRICTLY MODERATE TARIFF.
TABLE D'HOTE or A LA CARTE.

The Choicest Wines and Liqueurs and Finest Brands of Cigars a Specialite.
Telephone: 3813 Central. Proprietor, E. PORTAL.

DETECTIVE WORK.
Divorce and Confidential Inquiries Undertaken by
WM. PIERREPONT,
With SECRECY, ABILITY, and DESPATCH.
GO TO HIM IF BLACKMAILED, Troubled, or in Difficulties.
Special experience also in Will Cases.
WM. PIERREPONT, 27, Chancery Lane, W.C.
T.A.: "Bullcave, London." T.N.: 10,973 Central.
REFERENCES TO LEADING LONDON SOLICITORS.

WHY PAY RENT?
The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
6, Paul-st., Finsbury, E.C. M. GREGORY, Managing Director

RAYNER'S REPRIEVE.

Mr. Gladstone's action in advising the King to respite George Henry Rayner has been generally approved, and since he saw his way to reprieve, the Home Secretary did well to announce his decision without delay. There is a minority who consider the reprieve a mistake, but not many, as we think, who will agree with Sir George Lewis that Rayner "went to Westbourne Grove with the deliberate intent to blackmail Mr. Whiteley." There is nothing to show that Rayner intended blackmail. If he had been a blackmailer it is reasonable to assume that he would have blackmailed before and blackmailed often. Nothing of the kind was brought home to him, nothing to prove that he had ever asked Mr. Whiteley for money before the day of the tragedy. That he was a desperate man when he went to Westbourne Grove; that he was incensed at Mr. Whiteley's brusque refusal to help him; that he was roused to frenzy by the millionaire's indifference, and in the heat of passion fired the fatal shot, is much more likely than that he went to Westbourne Grove with murder in his heart. And if ours be the true explanation, it may be plausibly argued that his crime was manslaughter, not murder. Be that as it may (and notwithstanding the failure of the jury to recommend to mercy, and the refusal of the Lord Chief Justice to hold out any hope of reprieve), the public felt that, "in view of all the circumstances," to quote the Home Secretary's letter, the man ought not to be sent to the gallows.

This case brings home in a vivid way the need for differentiation in murder cases. In other countries juries have the right to bring in a verdict of murder in the first, second, or third degree, in accordance with the circumstances of the crime. So it should be with us. Who will say that the same moral guilt attaches to all murders, to Rayner as much as to Peace? Yet by the law of England the penalty is death in the one case as in the other. One word more. It is difficult where dead men are concerned to say all that is upon our lips. *De mortuis nil nisi bonum* is a good motto, and we all desire to respect it. But there must be exceptions to every rule, and it were hypocrisy to pretend that the Rayner case does not come into this category. Look at this paragraph cut from an evening paper. It may and it may not be literally true—the Sheriff may, or may not, have used such words. But whether he did, or did not, one hears them every day, in the street, the train, the 'bus, the tram—

> I confess that lately I have frequently said, "Thank God for a Thaw and a Rayner, who are prepared to give their lives in order to rid the world of such pests to society as White and Whiteley," said the Sheriff of Hull, Mr. J. J. T. Ferens, when presiding at the annual meeting of a home for fallen girls.

Assuming the guilt here hinted at, who will say that the Sheriff is wrong? Right or wrong, his is the opinion of a great and growing number of his countrymen, and others with the power and the opportunities of the dead man will do well to remember it.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

The Britisher is a curious biped. Though he has a vote, it is always more or less of a bother to him to record it, unless the way is made easy and cosy for him. When he has to walk to the poll he would rather stay at home, but he does not mind putting a cross on a slip of paper at the booth round the corner, if somebody will carry or drive him there, and return him carriage paid to his happy home. He was not visibly troublous about the Guardians' election last week, though it is just as necessary to have the right men and women on Boards of Guardians as on County or Borough Councils, or in Parliament. It obviously makes all the difference whether the Guardians are of the Poplar and West Ham sort, or whether they are of—the other sort. On the one hand it is a good thing to have Guardians who will be kind to the poor pauper; on the other, it is not less a good thing to have those who will be kind to the poor ratepayer.

Still, we are doubtful whether a Guardians' election is of such national import as one of the Leicester candidates, Mr. R. C. I. Roberts, would have us believe. "No poor rates," says Mr. Roberts. "Our poor house must maintain itself." He says the Government must erect a beautiful palace for this purpose, and it need not ask for a penny. "The land behind it," he adds, "will produce all the institution wants, its gardens, parks, flower-beds, cattle ranches, cornfields, game, and poultry. Its myriads of hands, able-bodied, will weave its wools into carpets and clothing of the best for all. The flag of love over its portals will wave in the breezes from heaven, with a voice saying to the aged and infirm, 'No pauperism here. Purity and love, with attention of the best in our declining years, until death, Amen.'" It is a blessed millennium, and when it comes we shall book a seat for the stalls—two stalls, if we can get them. But it is doubtful whether that millennium depends on Roberts as a member of the Leicester Board of Guardians. The spectacle of Guardian Roberts going as a deputation to urge John Burns to erect a beautiful palace with game preserves and cattle ranches and beautiful flowers, and a speaking flag waving in the breeze from heaven, would be worth going miles to see. The spectacle of Guardian Roberts leaving would be worth more.

The taximetered cab is doing just as well in London as we anticipated it would do, and that is very well indeed. Jehu, foolish as ever, will not see his folly, wherefore he assembled in his hundreds in Hyde Park and denounced the Home Secretary for granting the licences. "English cabbies are not going to take it lying down as the French cabbies have done," exclaimed one speaker. On the contrary, what they had better do is to take it standing up, and get taximeters on their cabs and sixpenny fares in their hands as quickly as possible, if they do not wish to be snuffed out. They cannot survive long with horse-drawn vehicles in any case. Picketing motor-cab ranks and firing off ineffectual speeches under the greenwood tree is waste of time, waste of breath, and waste of money. Let Jehu march with the times, or, at any rate, drive with them, and be quick about it.

We have frequently warned our readers against having dealings with the Yankee swindlers calling themselves the Nutriola Company, of 9 to 15, Oxford Street, London—against which what is known as a "fraud order" has been made by the United States postal authorities. It recently came to our knowledge that this concern was widely circulating a carefully-worded "certificate" calculated to leave the impression that the business is a genuine one, signed by Mr. Alexander Finn, "His Britannic Majesty's Consul at Chicago." We accordingly addressed an interrogation to the Foreign Secretary upon the matter, and are glad to be assured by him that the action of Mr. Finn is "contrary to the Consular instructions," and that he has been officially informed accordingly. The whole question of the qualifications of our Consuls is one which will shortly require very serious consideration. In the meantime, we are assured that the business is now under new management, and that its more objectionable features have been eradicated. We trust it may be so.

There is such a thing as carrying squeamish prejudices a little too far, and we really think that Mr. Justice Bucknill might remember this fact. The following is an extract from recent proceedings in his court:—

> Didn't you see your wife's Bible in her room?—No. I never knew she had one. (A laugh.)
>
> His Lordship: It is very bad form to raise a laugh about that Holy Book. It is not pleasing to the jury or myself. If people laugh about such things I shall have to clear the court.

We do not wish to hurt the feelings of any bibliolater, but we would point out that the laugh was raised, not at the expense of the "Holy Book," but by the husband's cynical statement that he did not know his wife possessed a copy. Why it should be "bad form" to be amused by a little domestic incident of that kind we must leave a jury of matrons to decide.

Nobody who has seen the way in which the points are mechanically piled on in the Lovejoy anchor cannon can have much doubt that if it is not prohibited it will utterly spoil billiards as an exhibition game. Since the do-nothing resolution of the Billiard Association, more professional players are practising the stroke, and as each grows more and more expert, and utilises all his energies to obtain the required position, the game will become unutterably tame. When a player can make out of the stroke a score of thousands, keeping his opponent from the table for days at a time, the thing becomes ridiculous. It is time that the "cradle" went the way of the spot.

The fool is answered according to his folly. At the inquest on the bodies of the men who lost their lives in the recent disaster at Genwen Colliery, a mining engineer stated that close to the body of one man he saw two lamps, only one of which was locked. Near to them was a wooden tobacco pipe. In the hand of another dead man a tobacco pipe was found, and there was a match in one of his pockets. It seems probable that some of the colliers had been smoking while at work, and smoking would involve the striking of matches, or the opening of a lamp. We have ourselves been in a coal pit where the men worked by candle-light stuck into the crevices of the coal seam, and not many months afterwards there was an explosion in it, at the cost of many lives. No coal pit, however good its reputation, is safe enough for open lights and smoking, yet colliers will defy the regulations and take the risks, if, indeed, they do not pooh-pooh the mention of risks altogether. Their argument often runs in this way—that for years they have worked in the pit, and smoked and lit candles in it, and as it has never blown up, therefore it never will blow up in such circumstances. This is wild and reckless reasoning, and the Government must take the matter in hand without delay.

Another rev. gentleman has been complaining about the collection—the Vicar of Farnham, to wit. Counting the cash the other Sunday he noticed that there was only one coin bigger than a sixpence, and this he put in the bag himself. It may be, of course, that he was more appreciative of his own sermons than anybody else. There are sermons worth ninepence, or even as much as a shilling, no doubt; but, on the average, a

fair market price, judged by offertories, is about a penny apiece, or three for twopence. The curate variety comes even cheaper.

Chatter has become too profitable to the oracular Dr. Emil Reich for him to give his loquacious tongue a rest. Hence he is like unto the Tennysonian brook. The more stupid of the newspapers have got a trick of rushing to him for his opinion on everything in the heavens above, and in the earth beneath, and in the waters under the earth. When he is not pouring flap-doodle into newspapers from his tremendous dome of thought, he is occupied in lecturing to women and schoolmastering the rest of the universe. His latest statement is that if the Government passed a Woman's Suffrage Bill, "not a single woman of decency would vote. It would defeminise women, for their sphere is not the ballot-box." This is both exaggeration and nonsense. The only practical argument now is that women, as a whole, have not shown that they want the vote, but the logic of their right to it is as clear as white light.

Some people propose in one place and some in another. According to the respondent in the Cooper divorce case, an Indian gentleman proposed to her in a hansom cab—"a very usual place, I believe," she told the learned Low. She probably knows a great deal more about such things than we do, but certainly, if the novelists are to be taken as guides, it is two to one on a conservatory against a hansom cab, and at least six to four on the "growler." The conservatory is more romantic. It can be led up to gradually across the fragrant years, and the proposal can be made between the half-hardy annuals and the shade of the sheltering palm. Still, some people prefer the drawing-room and others the open garden. It is all a matter of choice, and a hansom cab proposal may be as lasting as any other; or, if not as lasting, at least it may cost more.

Speaking of the troubles of this life, the members of the Playgoers' Club have been discussing the question, "Shall Actresses Marry?" It was pointed out, we think by Dr. Rappoport, that actresses act better after marriage than before, and it was suggested that actresses should not marry actors, but literary men and dramatic critics. Heaven forfend! They should marry peers, or, failing them, the sons of peers, or, failing them, millionaires. Dramatic critics, as a rule, are distressfully lacking in wealth, and literary men know not where they can borrow sufficient money for their needs. Let the wise actress continue as at present, and aim for the catch of the season, somebody very noble, somebody very rich, somebody very old, or somebody very, very young.

Here is Lord Northcliffe's account of a recent trial: "The brave spring sunshine that poured through the windows and dome of the judgment-house, the stir and bustle of the Court, the changing incidents of the trial he had noticed as little as if he had already said good-bye to life." We seem to have read something very like this in the calm, cool pages of the *Family Herald*. But his lordship should really ask his young men to put their heads together before they pen their melodramatic reports. Thus we read in the *Daily Mirror*, "When the Judge had ceased he (Rayner) turned, took a last survey of the Court, and then, supported by two warders, walked slowly down the dock stairs to the cells below." Whereas the *Daily Mail* says: "A warder touched Rayner on the shoulder. He swung round lightly, without so much as a last look at the Court, and walked with springy step down the stairs."

Of course, Yankees are wonderful, go-ahead people, and we are petrified fossils. But it is interesting to contrast the expedition shown in bringing Rayner "to justice" with the cumbrous procedure of the Thaw trial. And it is said that, even if Thaw is convicted, he can secure a respite of several years by a series of appeals. What a paradise for rich criminals!

We are glad to see that our campaign against over-political righteousness is catching on. From *Club Life* we gather that at the last meeting of the Metropolitan Radical Federation the following resolution was unanimously carried:—

> That this Federation views with strong disfavour the trend of Government towards foolish paternal legislation which, by making into crimes acts that are innocent in themselves and have hitherto been accounted lawful, is acting contrary to the spirit of true Radicalism, which seeks to widen and not to restrict our liberties.

Other Radical clubs and associations please copy.

If the late M. Pobiedonostzeff, Russian ex-Procurator-General, was as black as he is painted, we should not like to be in the place where he is now. Nobody can suppose that he is enjoying it himself. At the worst, it is difficult to say how bad Pobiedonostzeff was. At the best, he was undoubtedly a reactionary of the deepest dye, and acted according to his lights—a strong, remorseless man; and when a man of that kind gets among men of sawdust and putty, he shows up in high relief. "A Napoleon or Torquemada," says one paper, "could scarce have caused the shedding of more blood and tears." If this is true, then, as we have said, Pobiedonostzeff must be uncomfortable now; but, being charitable, we hope he has been able to shunt some of the blame on to somebody else.

Come, come, Lord Northcliffe! In the *Evening News* we read of "A Modern Miracle"—which is reported to have occurred at Buckfast Abbey, in Devonshire. It appears that Father Matthew, a Benedictine monk, had "for eighteen months past been suffering from a stomach disorder, and was lying on what seemed to be his death-bed." In fact, he was so ill that "his brother monks gathered about his bedside to bid farewell to the half-conscious man, who was hardly breathing." Just as the end appeared near, "Father Wilfrid brought in the most precious relic of the house—a fragment of the true Cross." Then "a bottle of water from Lourdes was brought, and after Father Matthew had swallowed it, he raised himself with ease and his pains were gone." So complete, indeed, was his recovery, that, "having eaten some food, he put on his habit, and a few hours later was in his stall at matins." Lord Northcliffe cannot even plead that this is a mere collection of white lies. It is in the pink edition.

Undoubtedly the vicar of a Cleveland parish has a grievance, for the neighbours make clothes-lines of his boundary walls. Last washing day the poor afflicted man crept out and pinned on to the garments a slip of paper, saying, "Kindly hang your linen elsewhere, as it obstructs my view and is unsightly. I would much rather see the bare garden wall." We confess to a sigh of relief when we came to the last two words. It is a reasonable preference, and we hope the surrounding ladies will be kind enough to respect the good vicar's wishes. It is wholly unfair to shock a devout man with their *pièces de résistance*.

We read with much amusement in some sensational journal the other day that C.-B. would shortly retire in favour of Gus Birrell. Now Gus is a genial chap, with ingratiating manners and a pretty wit, but the idea of making him Premier is too laughable for words. He is neither a very strong man nor a very distinguished one. He was responsible for most of the election literature which set people talking about terminological inexactitudes. His only legislative achievement was the introduction of a Bill which wasted the

greater part of last session. We admire his tact, but it must be remembered that he is the official embodiment of the Nonconformist conscience with all its narrowness and tyranny. No, no, if the reversion to the premiership is to be talked about at all we need not look further than Mr. Burns or Mr. Churchill—the two men who have kept the Government alive.

Mr. Lloyd George was vigorous at Berkhamsted the other day. "If we are to have a second chamber at all," he said, "let us have a right sort of one, and if we are going to keep the present one, let us see that its influence in the State is in proportion to its intelligence. We mean to deal with it, and, what is more, we know how to deal with it. You won't have to wait very long before you know more." Well, the sooner the Government's plan is produced the better. The country wants to see how far it is business-like and how far it is practicable. Until the plan is produced and passed Ministers can do nothing, for their legislative arm is paralysed. This, of course, they know as well as anybody, and it is idle to keep on reminding them. But it is not wise for a Government to put too great a strain on the patience of their supporters; it inevitably weakens enthusiasm, and sometimes arouses suspicion.

Without endorsing all the vagaries of the Suffragettes, we cannot help thinking that it is a mistake to gratify their desire for martyrdom. They may have intended to do something sensational, but there was nothing illegal in what they actually did. It is not yet a crime to go to the House of Commons and ask to present a document to the Prime Minister. Nor are processions utterly unknown in London. Yet, directly the women formed themselves into a body, the police deliberately set to work to break them up. And surely there was no occasion for arraying whole armies of constables to protect the sacred precincts of Westminster against the visit of peaceful petitioners. We cannot understand why this point was not brought out in court. Nor can we understand why one fair prisoner's sentence was doubled because she happened to take a banner out of her pocket. Is that an indictable offence? If not, why should she be punished for it. There is far too much Mumbo Jumbo about the dignity and majesty of a police-court—which, after all, is not precisely holy ground.

In our present issue we commence a series of articles on the Income Tax, written by a well-known barrister and authority upon the subject, Mr. Hallett Fry. The publication begins at a time when the public is speculating as to what Mr. Asquith intends to propose in his forthcoming Budget. That the claims of the income-taxpayer to relief are strong is indisputable. They have been admitted by successive Chancellors, and are not denied by Mr. Asquith. A shilling income-tax in a time of profound peace is monstrous. It is part of the price the country is paying for keeping a Tory Government in office ten years, and it is the income-taxpayers who are primarily responsible for that folly. Mr. Asquith has a large surplus upon the financial year just ended, but it is ear-marked, and the remission of a penny in the pound on the income-tax would pretty well dispose of the probable surplus of 1907-8. Whether, under these circumstances, and having regard to other and clamorous demands upon the Exchequer, he will see his way to that small measure of relief remains to be seen.

The Easter law sittings will find the state of business in the Courts rather worse than usual. In the Court of Appeal it is distinctly worse. The illness of Lord Justice Farwell, and the absences of Lord Justice Vaughan Williams, consequent upon the calls of the Royal Commission of which he is chairman, have seriously lengthened the list of appeals, and there is no likelihood of their being reduced in the coming sittings. Even when all the Appeal judges are sitting the two Courts can only just keep the lists from lengthening, and when judges from other Courts have to be called in to fill vacancies there is dislocation of business elsewhere. It is futile to expect appeals to be dealt with promptly until we have a third Court of Appeal, and it is surprising that successive Governments have failed to create it. This is not to say that more judges are wanted. They may be, for wealth and population have grown enormously, without corresponding increase in the legal establishment of the country, but before Parliament sanctions the appointment of more judges it should reform the circuit system, and extend still further the jurisdiction of the county courts. If then the judicial strength is found to be inadequate, it must be increased. The present delays in the hearing of cases are little short of scandalous.

In the course of time, said Mr. Ramsay Macdonald, M.P., when presiding at the Annual Congress of the Independent Labour Party, held at Derby on Monday, and referring to Lord Rosebery's connection with the land—and finance—and his talk about confiscation:—

> These landlords have stolen our commons, they have stolen our wayside pastures, they have stolen our public paths, they have stolen our rights to access to mountains and rivers, they have stolen our educational endowments; they enjoy all these things to-day, and they have not got a square inch of parchment to entitle them to the possession of them. (Loud cheers.) If they are rich to-day it is because they have violated every moral canon of property when property happened to belong to other people. How one regrets that moral principles regarding property were not both preached and practised by Lord Rosebery's kind a century or so ago! What a different country Great Britain would be if Lord Rosebery had lived 200 years ago and had preached and practised honesty!

That is a sweeping indictment, but it would have been entirely true if Mr. Macdonald had remembered, or remembering, admitted, that there are landlords who have paid hard coin for their properties, and are in no way responsible for that peculiarly mean form of theft which takes the shape of filching common lands and public rights.

John Bull's Biscuits.

Award No. 237.

For suggesting "that all Jews should be allowed to trade on Sunday morning, but that Christians should not be allowed to open their shops,"

THE CHIEF RABBI
TAKES THE BISCUIT.

Award No. 238.

For denying that he had molested a lady, but admitting that he had asked her to forgive him,

A HORSHAM GUARDIAN OF THE POOR
TAKES THE BISCUIT.

Award No. 239.

For informing its readers that the preference shares of the Canadian Estates Company are to receive a dividend of 7 per cent. after the ordinary shares had received a like amount,

THE FINANCIAL EDITOR OF
THE WEEKLY DISPATCH
TAKES THE BISCUIT.

Award No. 240.

For deciding that a bona fide *traveller who had walked three miles for the purpose of obtaining a drink was not entitled to it,*

THE SHEFFIELD LICENSING MAGISTRATES
TAKE THE BISCUIT.

Award No. 241.

For stating that Sarah Bernhardt is under contract to supply her publishers with 200,000 *words a week,*

THE WEEKLY DISPATCH
TAKES THE BISCUIT.

THE INCOME-TAX:

I.—The Grand Inquisitors of Income-tax and How to Deal with Them.

By T. Hallett Fry, Barrister-at-Law.

INTRODUCTION.

Despite the fact that quite recently a Departmental Committee reported on income-tax matters, and the further fact that a Committee of the House of Commons recently considered certain phases of the question, there is no doubt that the same uneasiness and dissatisfaction still exists which existed prior to the appointment of these Committees.

It should be remembered, however, that neither of the above-mentioned Committees had an opportunity of re-establishing the law and administration of income-tax in a satisfactory condition. The work of the former Committee was almost entirely confined to tripping up evaders, and although doubtless members of the Committee would have been exceedingly glad had the reference been wider, they were powerless to make the improvements which would have placed the administration of income-tax beyond reproach. The latter Committee has not yet reported, but its labours were limited to consideration of the questions of differentiation and graduation, and consequently this Committee also had no opportunity of greatly distinguishing itself.

Naught but increased interest upon the part of the lethargic middle classes will avail to rectify the present anomalous condition of income-tax law and practice. The rich do not feel the impost to such an extent that they are called upon to take strenuous action, and the poor are entirely unaffected by it.

THE GENERAL COMMISSIONERS.

To almost all taxpayers the above heading will convey the information that herein it is intended to deal with those gentlemen who in the vast majority of cases settle the rights and wrongs of aggrieved taxpayers. They are the commissioners who hold their court in the neighbourhood in which the assessed resides, and to whom, in the ordinary course of events, disputes between the revenue officer and the taxpayer are submitted.

Now, considering the vast powers of these commissioners, it is in the highest degree imperative that the selection of commissioners should be made with the utmost care, if indeed it be found that the retention of such a body is advisable, and in the best interests of the taxpayers themselves.

These local commissioners are local residents, it may be rivals of the assessed, competing professional men or tradesmen, or persons with entirely different views on political, religious, or other matters. They may, moreover, be totally ignorant of tax law. They may be totally ignorant of the science of accounting, and not know the difference between the debit and the credit side of a profit and loss account, and it cannot be denied that in great numbers of cases, and in great numbers of districts these shortcomings exist.

Moreover, the practice in districts up and down the country may differ. For instance, an appellant in one district may only get his appeal heard if objection be stated within fourteen days in accordance with the statute; in other districts such rigid conformity with the Act will not be enforced. Again, when a taxpayer finds at the end of a year of assessment that he has not made the profit anticipated, he may in some districts be allowed to make his appeal and obtain his repayment within a period of twelve months from the end of the said year of assessment. In other districts he may not be allowed to make such an appeal unless it be preferred within six months, and indeed I have heard of cases recently where surveyors of taxes or district commissioners have been disinclined to hear an appeal within a shorter time still.

Further, when losses have been sustained in trading, it is usual to allow the recovery of the tax upon the amount thereof upon an appeal notice sent within twelve months, although the same shortenings of the time before referred to take place occasionally in this case.

Now to deal with the ordinary constitution of the commissioners in a little more detail. We have said before that the district or general commissioners may reside in the same neighbourhood as the assessed, and may be professional or business rivals. Let us see what effect this may have upon the interests of the taxpayer, and to illustrate this the better I will give one or two cases in my own experience, all of which would appear to have been affected somewhat by local knowledge or local prejudice.

A solicitor upon one occasion determined to appeal against an assessment imposed upon him by the commissioners, and intended to show that, as was the fact, his income was of insignificant amount, let us say for the moment, about £200. The solicitor, attended by his counsel, duly appeared before the commissioners, only to find that upon the bench sat men who were clients of his, and to whom the full divulgation of his position would have been of most serious moment to him. He accordingly left the room without pleading, or allowing another to plead for him, his case, and therefore his assessment, fixed at a grossly excessive amount, was confirmed, and subsequently paid upon. Now to this man the constitution of the court was fatal, as the full disclosure of his affairs would certainly have caused clients to have withdrawn securities, deeds, and probably all business from him. And this is not an isolated instance, as it is seldom that a taxpayer goes before the district commissioners without seeing one or several persons with whom he actually does business, or with whom he is on terms of intimacy.

Again I am mindful of a case where a doctor suffered very serious pecuniary loss owing to the fact that the constitution of the board of commissioners made it inadvisable for him to allow his case to be pleaded before them. The loss has been suffered by him for many years, and is a glaring instance of the unsatisfactoriness of an appeal pleaded to local residents, who may be persons moving in the same social circles, or patients, or, as before described, professional or trade rivals.

Moreover, the said commissioners may be prejudiced, however desirous they may be to control their feelings, by the well-known political or religious views of an appellant-neighbour.

It is no exaggeration to say that the majority of commissioners have but a slight acquaintance with tax law, although the names of a few commissioners of income-tax experience might be cited. Now the effect of this ignorance is, in a very high degree, detrimental to appellants, as, although the commissioners, being private persons and taxpayers like ourselves, should be the best court to which a taxpayer could be taken, they are, in fact, entirely dominated by the paid officials who sit with them. In theory the clerk to the commissioners is supposed to direct them upon points of law, and often he does so, but in the majority of cases the clerk even shares the ignorance of the commissioners, and both he and they are dominated by the Surveyor of Taxes, who is the counsel for the Crown, and whose interests do not synchronise with those of the aggrieved one. Now this is, in fact, the state of things that exists up and down the country, notwithstanding that in large and important towns a body of special commissioners or clerks of greater ability exist, and see that due justice is meted out to persons feeling themselves aggrieved. Despite this slight exception, however, it may unhesitatingly be stated that in the great majority of districts the surveyor "rules the roost," and almost dictates to commissioners and clerk what their decision should be.

(*To be continued.*)

IN THE CITY.

THE INTERNATIONAL SECURITIES SYNDICATE.

For some time past we have been receiving almost daily letters from readers asking for information respecting the International Securities Syndicate. In most cases our correspondents have wanted this information in order that they might decide whether to accept the invitation of the Syndicate to confide monies to it for the purposes of Stock Exchange speculation, or investment in Continental and other bonds. The attention of our correspondents has been directed to the Syndicate by means of the lavish advertisements inserted in the Press, advertisements, many of them, of the ingenious kind, so framed as to lead the unwary to believe that they are leading articles having the authority of the responsible managers of the papers in which they appear. The answers we have invariably given to our correspondents will be found week by week in the City pages of JOHN BULL, and leave no doubt as to our opinion of the members of the Syndicate. We have described them plainly as swindlers, and it need hardly be said that a description of that kind, appearing in a responsible journal, must of necessity be followed by an action at law on the part of the persons so described if there is the most distant chance that judge and jury would agree that the description was a wrongful one. We have received neither notice of civil action, nor a warrant from a Criminal Court, nor even a threat of one or the other, and this in itself is convincing evidence of the character of the people who call themselves the International Securities Syndicate, and must be drawing thousands of pounds every week from the credulous people whom no warning and no experience seem sufficient to save from the clutches of land sharks.

Our object to-day in directing attention to the International Securities Syndicate is not so much to repeat what we have said before about them—statements which we confirm in every particular—as to direct attention to the action of the Press with respect to this gang of thieves. Last week we directed attention to the conduct of the *Christian Age*, which, while declaiming against gambling advertisements, sees no objection to including in their advertisement columns a puff of the International Securities Syndicate, with the heading, "Increasing One's Means." The *Daily Telegraph* again has published similar advertisements in editorial type, suggesting to the unwary that, in the opinion of the managers of the *Daily Telegraph*, the International Securities Syndicate is an honest concern quite worthy of confidence. And so with Harmsworth and Pearson publications, and with other newspapers of large circulation. The people behind this Syndicate seem to have no difficulty in persuading the proprietors to insert beguiling advertisements, made up of untruths, and concocted simply for the purpose of swindling the public.

We are not among those who think it is the duty of proprietors of newspapers to exclude from their columns all advertisements containing questionable statements. From the moral point of view we can see little difference between accepting money for advertising, let us say, a pill which claims to effect almost miraculous cures, and the advertisement of an outside broker, who promises enormous profits if only you will send your money to him for Stock Exchange speculation. But then, in the one case as in the other, the condition of publication must be that there is nothing proved against the advertiser. If, for example, as with Bile Beans, a judge of the High Court has denounced a concoction as a fraud upon the public, we do not think reputable newspapers ought to accept the advertisement, and so assist rogues to still further prey upon the public; the same with an outside broker. If he has been proved—proved, that is to say, in a court of law—to have misappropriated monies entrusted to him for specific purposes, we do not think an honest newspaper, knowing this, should consent to accept advertisements from him. And, although with more hesitation, we say it is the duty of newspaper managers to make themselves acquainted with decisions of the High Court of Justice which brand particular persons with infamy. And clearly it is their duty to refuse the advertisements of the people who go under the name of the International Securities Syndicate, for these people have been publicly pilloried as swindlers. It may be said, and with justice, that a newspaper manager is not to assume that a particular advertiser is a rogue because he has been so charged by some other newspaper; but when the briefest inquiry into the antecedents of the person so charged would prove that the guiding spirit is an ex-felon, then we say that if the newspaper proprietor omits to make the inquiry which would satisfy him of the character of these particular advertisements, or, making it, still allows their advertisement to go into his columns, he cannot clear himself of the accusation that he has prostituted his columns for the purposes of gain. And this is the charge against the newspapers we have named, and others.

HOW to INCREASE your INCOME
STRIKING SUCCESS!
Write at Once for Pamphlet (post free on mentioning this paper.)
The City and Westminster Exchange, Ltd.
Stock and Share Dealers,
Queen Anne's Chambers, Westminster, S.W.
Telephone Nos. 867 Westminster, and 7765 Gerrard.
Telegraphic Address, "Stockwork," London.

M. B. FOSTER AND SONS, LTD.

The action of the chairman of this company in seeking to eject Mr. James Scott Wood from the board and the management is not likely to revive the waning fortunes of the concern. Mr. Wood has been actively associated with the business for some thirty-three years, and until the advent of Mr. Glasson, barrister, who was elected a director in 1903, and became its chairman soon afterwards, the company, if not doing brilliantly, was, at any rate, doing very much better than it has done since. For the seven years prior to Mr. Glasson joining the board the average annual net profit was close upon £13,000. Since then there has been a steady decline, in 1904 to £6,532, in 1905 to £3,188, and last year to disappearance of profit altogether and a loss incurred of £1,454. Mr. Glasson now asks the shareholders to remove Mr. Scott Wood from the board of directors, and he seeks to justify his action by saying "that he differs widely from Mr. Wood on many points as to policy and the working of the company's business." Mr. Glasson goes on to tell the shareholders that since he has been chairman he has effected a saving generally in salaries and wages of over £4,000 a year. But it does not follow that this saving was a wise one. It is very desirable to avoid useless expenditure, but the mere cutting down of salaries, the discharge of members of the staff, the refusal to continue certain outlays, are not necessarily wise changes of policy. In the present case, as Mr. Glasson seems to forget, the economies on which he plumes himself, and which he promises to continue, have been made concurrently with shrinkage in profits until they have disappeared, and the business at the present time is being worked at a loss.

Turning to the balance sheet, we notice that among the investments, totalling £62,931, are included £45,000 in Benskin's Watford Brewery, Ltd., taken at £40,000, £3,740 in Ray's, Ltd., £1,000 in Spaeburn Glenlivet Distillery Co., Ltd., and £15,000 in Wray and Son, Ltd. It would be interesting to know the present market value of these securities as compared with their cost to the company. Then again, premises, plant, and so on, are put at £80,180 and stock-in-trade at £72,993. It is pretty safe to say that these figures are far ahead of actual value, and even the directors themselves do not go beyond the opinion that "as a going concern the figures are thought to be reasonable." If the company is to survive there must be radical and early change in the management, a truth fully realised by those present at last week's General Meeting, who unfortunately were swamped by the chairman's proxies.

TO BENEFIT "TOMMY ATKINS."

We have received from the Endowment, Sickness and Accident Assurance Corporation particulars of a military scheme which has been formed by this Corporation for the benefit of the soldier. It is intended to be in substitution for the withdrawal of deferred pay. The payment of 5s. 3d. per month will entitle the insurer to receive £25 at the end of 7½ years, that is to say, about the end of the soldier's period of service, and an extra sixpence a month will entitle him to a weekly grant of 3s. 6d. during disablement from sickness or accident, sufficient to cover hospital stoppages. As to surrender value—an important point with the soldier—the table seems liberal.

ANSWERS TO QUESTIONS.

OUTSIDE BROKERS.—Several readers ask our advice as to sending particulars of their investments to outside brokers who send them forms for the purpose. It is, of course, merely a device on the part of these people to obtain either control or possession of the securities for cover or other purposes.

MILLAR'S KARRI & JARRAH.—BURY (Rochdale).—We understand that the prospects are improving.

OUTSIDE BROKER.—W. G. (Kelso).—Of course the circular is not true.

FIRE INSURANCE.—A. P. (Stroud Green).—The Fine Art and General is like Cæsar's wife—above suspicion.

HOMESTEAD'S, LTD.—NOVICE (New Malden.—The company is thoroughly sound.

CUNLIFFE, RUSSELL & Co.—O'MACK (Dublin).—Have nothing to do with them.

CUNLIFFE, RUSSELL AND CO.—LEX NON SCRIPTA (Weatherley).—You may take it that their profit is a very handsome one, and that the price you would pay if you bought through them would be about 30 per cent. more than the rate at which you can get the bonds, say, through the Credit Lyonnais. H. B. W. (Abertillery).—Have nothing to do with these people. See our answer to A. N. (Inverness).

PROVIDENT ASSOCIATION OF LONDON.—A. S. W. (Highbury).—It is financially strong, and is respectably managed.

CANADIAN NORTHERN RAILWAY.—G. H. P. (Croydon).—Yes, but, of course, it will take time to develope.

VERNON (Briton Ferry).—There is nothing special in their business, unless it be the ingenious way in which they make their clients pay.

E. M. A. (Hessle).—Certainly not.

CONTINENTAL BONDS.—R. D. (care of Arnhold Carberg and Co., Shanghai).—We cannot recommend investment in these bonds, but if you want them you should go where you can get them at the market price, say to the Credit Lyonnais, of Cockspur Street, S.W. A. B. H. (Stoke Newington).—All the Bonds you name are sound enough, but do not get them through the International Securities Syndicate, unless you want to pay 30 or 40 per cent. more than the market price. ISLANDER (London).—The result of the drawings is not given in the financial papers.

CO-OPERATIVE PERMANENT BUILDING SOCIETY.—J. B. (Rochester).—We gather from the report and statement of accounts which the Secretary has been good enough to send us that last year was a remarkably successful one with the Society, and in no previous year was the increase so great either in the receipts or advances. It is a sound and thoroughly well-managed society.

PURCHASE OF ANNUITY.—VERITAS (Carlisle).—The Liverpool London and Globe is, of course, in the front rank of insurance companies. If you send us more particulars as to the kind of policy you want we may be able to answer your questions.

FAUDELS, LTD.—H. (Ashford).—We think you are right, but from what you say we fear you have fallen from the frying pan into the fire. However, if you take up the shares of the other company they will be all right again by and bye. They represent an excellent investment, apart from market fluctuations.

VARIOUS SHARES.—PETER (Highbury).—The shares you name are £10 fully paid, and are at a very heavy discount. Your £50 is much too small to enable you to buy Railway Securities. We note that you have "a failing for speculation." It will land you in trouble if you are not careful. Take our advice, and keep the £50 in the Savings Bank until it grows a little larger, then write to us again.

ABSOLUTE REVERSION.—J. A. C. (Sheffield).—We do not understand your letter. How could the purchase of the policy named help you, and where is your interest in the reversion to which you refer? Give us full particulars, and we may be of service to you.

BISHOPS GOLD COMPANY.—J. W. (Eston).—It is one of the Yankee companies which visit us periodically.

BRITISH TEA TABLE COMPANY.—J. T. (Cardiff).—We should prefer another selection.

OUTSIDE BROKERS.—S. L. (Birmingham).—Have nothing to do with these people.

OTTO'S KOPJES.—DIARY (London).—(1) Your sister has no option if she retains them. Our advice to her is to sell. (2) We note that you have a Provident Bond for sale, ballot section, upon which £95 6s. 8d. has been paid, and that you would like an offer for it. We will forward to you any offer that may reach us from any of our readers.

BRITISH UNITED ASSURANCE CORPORATION.—W. C.—You have omitted to send your full name and address. Send both, and we will answer your question.

THE NATIONAL OLD AGE PENSION TRUST.—S. H. (Blackheath).—The question for you and others is whether the promises made in the papers you send us are likely to be fulfilled. In our opinion, they are not, and you will be very ill advised to rely upon the sanguine statements of Mr. William Taverner.

ANTOFAGASTA (CHILI) AND BOLIVIA RAILWAY COMPANY.—RICARDO (Cross Haven).—The company is all right. As to the protection that "a Britisher would have if he was discharged or took his discharge," he would have the same protection as any other foreigner in the country—namely, that of the laws. But we know of no reason for supposing that the company would not treat you fairly.

THE AFRICAN CONSOLIDATED LAND AND TRADING COMPANY.—A SUBSCRIBER (London).—We entirely agree with your remarks upon this company, which owes so much to the puffing of certain newspaper men who ought to know better. We may have something more to say upon this point before long. R. L. W. (Southsea).—The position is very unsatisfactory.

PROVINCIAL HOMES INVESTMENT COMPANY.—J. B. (Cudworth).—We are much of your opinion.

HOUSE INVESTMENT BOND.—J. B. (Bedford Park).—We will communicate with our correspondent.

LIVERPOOL VICTORIA FRIENDLY SOCIETY.—VICTORIA (Well Hall).—(1) Yes, the intention is as you describe it. (2) The Society is not required to treat the appointment as one for life, though we have no doubt it is glad to do so where the agent is competent.

BRITISH HOMES.—R. S. O. (Crown Hill).—We note that you have a bond in this company, which, since you expect to be ordered abroad, you would like to sell. If you will let us know how much you have paid upon it, and what you will take for it, we will mention the matter to our readers and possibly find you a purchaser. We thank you for your kindly references to JOHN BULL.

SAFE DEPOSIT.—INQUIRER (Newmarket).—You need have no fear as to the safety of your deposit with Harrod's Stores, Ltd.

THE ECONOMIC BANK.—A. S. (London).—We do not understand your question as to "who took the liability." Try and make your meaning clearer.

INTERNATIONAL SECURITIES SYNDICATE.—J. R. (Bolton).—We must assume you are a new reader of JOHN BULL, or you would have known that we have constantly warned our readers against these people. A. N. (Inverness).—No, Cunliffe, Russell and Co. would not be a "better medium," seeing that they, too, charge something like 30 per cent. above the market rate. If you apply to the Credit Lyonnais Bank, of Cockspur Street, S.W., they will buy the bonds for you at fair market price. F. C. (Teddington).—As you have paid the £1 6s. 3d. it may be better to pay the remaining instalments, but be sure and see that you get the Bond. We note too that these people charge you £5 5s. for what the Credit Lyonnais would have supplied you with for about £3 13s. 6d. You have here the difference between the honest and the knavish price. ANXIOUS (Hull).—Certainly not. A. S. (Holloway).—You cannot read JOHN BULL if you are in any doubt as to our opinion of these rogues.

WARING AND GILLOW.—J. H. (Hull).—We know of nothing to induce us to change our opinion that the shares of this company are not, as matters stand, a desirable investment.

M. B. FOSTER AND SONS, LTD.—H. V. (London).—We are obliged by the papers you send us, which shall have our attention. See our remarks elsewhere.

FOREIGN MUNICIPAL BONDS.—S. G. R. (Mussoorie, Up. India).—We agree as to the anomaly, but it is a matter for the authorities, and they are apathetic. If you apply to the Credit Lyonnais, of Cockspur Street, S.W., they will get you the bonds you want, and at the market price.

BELLE VUE PROPRIETARY.—W. P. A. (Palmer's Green).—We have no very late information.

AFRICAN MINES, LTD.—K. T. H. (Haverstock Hill).—It is not an investment we should have recommended you to make.

INVESTMENT OF £150.—GRATEFUL (Clapton).—We cannot agree that the shares of the Standard Bank of South Africa, with a liability of £75, are a suitable investment for the savings about which you are naturally so anxious. The Imperial Japanese Five per Cent. Loan is a sound security, and you might invest in it without much risk, but we should rather be inclined to buy the shares of some sound home industrial company, like Raphael Tuck and Sons. They would give you nearly 6 per cent., with excellent security.

BANK SHIPPING COMPANY.—INQUIRER (North Shields).—We think you are right, and advise you to act upon the opinion given in your letter.

CARGO FLEETS.—J. D. (Cardiff).—Yes, quite safe.

TEMPERANCE PERMANENT BUILDING SOCIETY.—G. H. (Bayswater).—Yes, an excellent and very sound society.

SHELL TRANSPORT AND TRADING COMPANY.—J. N. (Chislehurst).—The Preference shares are a good investment.

THE PATRIOTIC INVESTMENT CORPORATION.—BRISTOLITE (London).—Our information agrees with yours. We shall probably refer to this concern at greater length on an early occasion.

IMPERIAL TOBACCO COMPANY, LIMITED.—R. (London).—We are obliged by your letter. You will see that we refer to the matter further at some length in our last issue, and if you can supplement our statements with useful additions we shall be happy to hear from you.

VALUE OF SHARES.—W. B. (Sussex).—The shares you speak of, and which are quite venerable from age, are of no value.

THE Q.V. BUILDING SOCIETY.—F. O. (London).—The society seems to be a very respectable concern, and prudently managed.

JUNIOR ARMY AND NAVY STORES.—A DISSATISFIED SHAREHOLDER (Salisbury).—We agree with you that the directors intend to sit tight, and that the company, being constituted as it is, it will be very difficult to move them; but we are sure that the interests of shareholders require radical changes, and that the General and Admiral will bring them about if it be possible.

OUTSIDE BROKERS.—ZENAS (Holyhead).—We do not know how you can get back your deposit, and get paid the £30 10s. you claim, no doubt truly, to have won from these people. The proper way is to prosecute them, but that means throwing good money after bad. G. K. (Luton).—Have nothing to do with any of them.

CHEAP SOUTH AFRICAN SHARES.—A. M. E. (Bridgewater).—We cannot advise you to purchase cheap or any other mining shares.

INSURANCE POLICY.—J. B. (Swansea).—It is difficult to answer the questions you put to us. Some prefer one kind of insurance and some another, and both, having regard to particular circumstances, may be choosing the best.

SAFE INVESTMENT.—W. R. (Sloane Street).—The stock and debentures you name are sound, but you can get just as good a yield from Home Securities, which we should prefer.

PROVIDENT FREE HOME ASSURANCE COMPANY.—SCEPTIC (Fort Road).—We have no doubt the society would carry out any engagement it entered into with you. It is financially strong.

CONTINENTAL COPPER COMPANY.—REX (Guildford).—You surely cannot be serious when you say that it is your intention, unless we advise you otherwise, to put your savings into this concern. Far from advising you to put £1,000 into it, you would be foolish to put as many farthings. We find it difficult to believe that you are well informed in saying that your townsmen have between them put £50,000 into it. We return your papers.

BRITISH EQUITABLE BOND AND MORTGAGE CORPORATION.—B. S. (Southport).—We are obliged by your letter with its enclosure, which shall have our attention.

INTERNATIONAL ENTERTAINMENTS, LIMITED.—M. J. D. (Hull).—We think you had better leave it to others to find the capital wanted by this company.

PROVIDENT ASSOCIATION OF LONDON.—F. S. (South Shields).—Are we correct in our idea that you represented this company in a northern district for many years, that your appointment was terminated in 1905 for insufficiency of business, and, further, that you have since made repeated applications for reinstatement?

CORONATION SHARES.—TACOMA (Falkirk).—Quite possibly your information is correct, but the shares are very dangerous to touch.

NICOL MANUFACTURING CO.—A. C. (Lewisham).—We have no information respecting this Company, but we will make some inquiries and let you know the result.

HOLBORN AND FRASCATI.—W. T. H. (Willesden).—We cannot help you. Apply to the Secretary who may, as a matter of courtsey, send you a copy.

A ROAD TO FORTUNE.—T. N. (Tottenham).—The title of the pamphlet should be enough to warn you against it.

NATIONAL BENEFIT TRUST.—A. H. B. (Aweby Green).—Noted. We will see what can be done.

TWO MINING SHARES.—CHARLTON (Wanstead).—Neither is suitable for investment purposes.

ACCIDENT INSURANCE CO.—W. C. (Liverpool).—The General Accident Fire and Life.

VARIOUS COMPANIES.—ENQUIRER (Aberdare).—(1) The first two of the three companies named are respectably managed. As to what you should give for the Bonds you are offered, we cannot express an opinion without particulars which you do not send us. (2) We are glad to know that our warnings against the International Securities Syndicate saved you from dealing with these people as you were disposed to do owing to their advertisement in *T.P.'s Weekly*.

NEW DE KAAP (1906) LTD.—ALLEN (Notting Hill).—The circular is very unpleasant reading, but we prefer not to express an opinion upon its allegations, anyway at present.

THE CAR AND GENERAL INSURANCE CORPORATION.—W. B. (Hassocks).—We know of no good reason why you should not do so.

MANITOBA AND WESTERN LAND CO.—J. B. W. (East Dulwich).—Your friend may safely go to this company, whose manager will, we do not doubt, give him the information he wants.

MINING SHARES.—I.O.U. (King's Cross).—We should neither carry over nor take up, but sell and cut the loss.

FREEBORN, FRANKLIN, AND CO.—L. B. (Warrington).—Certainly not.

PAID TO THE PEOPLE.

2½ per cent. on Daily Current Account Balances.
4 per cent. to 6 per cent. on Deposits.
5 per cent. on Thrift Accounts (up to £10).
6 per cent. Dividend on £1 Shares.

FARROW'S BANK, Ltd. (The People's Bank),
22, NEW BRIDGE STREET, LUDGATE CIRCUS, LONDON, E.C.
And at Brighton, Birmingham, Croydon & Norwich.

THE LIVING-IN SYSTEM.

We have at various times received complaints from young men and women employed in shops, mostly drapery assistants, complaining of the living-in system, and we have made inquiries as to the justice of their complaints. These inquiries have satisfied us that the system is a bad one, bad in every way for the assistants, and probably not at all necessary to the prosperity of the firms and companies using it. In what we are about to say it must of course be understood that we refer to the average shop. Some employers, not we are afraid very many, but some, see to it that the system is worked as well as it can be. Even they, however, are powerless to neutralise some of the evils to which it gives rise.

There is obviously an advantage to the employer in having all his assistants, or the majority of them, under his roof night as well as day. It gives him a better grip over them, and it secures their services at times when under a different system they would be away from his control. But that it is not necessary to the well-being of the business, this living-in system, is proved by the fact that in Scotland is does not exist. There are no shrewder tradesmen in the United Kingdom than in Glasgow, none less influenced by sentiment. They are as keen in looking after the bawbees as any trader can be, and yet in Glasgow, in Edinburgh, too, the assistants board out. Everyone lives out, and all are given the full hour for dinner. Even in London there are large companies who have tried and abandoned the living-in system. For example, Messrs. Debenham and Freebody tried it, and abandoned it, their experience being that it is far better to let their assistants live away from them than to insist upon their living on the premises.

First, as to the effect of the system upon health. It is bad. Here and there the living is good, and it may be admitted that, speaking generally, it is much better than it used to be, but the average is very much below what it ought to be. The meat contracted for in some, perhaps in most, houses is New Zealand mutton, American beef, and Australian frozen rabbits. Some houses contract for the best quality, but it by no means follows that they get it. The eating arrangements are entrusted to a lady housekeeper, who generally knows as much about meat as a pig about Sunday. She may be honest, but she is ignorant. She does not know good meat from bad, or she is not very concerned as to whether it is good or bad, and so the contractor gets his chance, and the assistants suffer. Then the food is ill cooked and served. Girls as a rule are dainty, and to have great slabs of ill-cooked meat placed before them is enough to turn them against it. But there it is, they must take it or leave it. It is Hobson's choice. Probably there would be practical difficulties in the way of giving them any large selection, but that is only to say that the system is bad which compels them to eat food for which they have no fancy, or go without.

In a recent conversation with Mr. McPherson, who has been fighting the assistants' cause for many years, that gentleman made the following observations to the present writer :—

A man applies for a situation. Asks probably 28s. per week (a fair wage for that class of assistant) out of the house. He is told he cannot live out and offered 10s. to live in, leaving 18s. for board and lodging. He is given to understand it would cost that to live in that particular district.

He is told the food is first-class, rooms comfortable and clean, and all the comforts of home life thrown in. Starts the first day with breakfast; in winter, porridge without milk—milk supposed to be cooked with porridge—usually supposition; second course half stale bread and very cheap butter, with tea? or coffee? the two latter coming under the head of slow poisons. After this sumptuous and sustaining repast, assistant is supposed to give the *whole of his energy* to his work for five or six hours without a break. In some of the larger general stores the man may be a butcher or other trade where a lot of heavy lifting is required. Still he must do it on his stale bread and butter, and cup of wash, or go to the wall. There always seems a good crowd to take up his job, usually people from the country, attracted by the old fallacy, "London streets of gold."

Well, after working say from 8 till 1.30 our man goes to dinner, probably with a good appetite (he usually has that the first week), to the dining-room, most likely in the basement, or, in larger stores, at top of an immense flight of stairs. The room itself is seldom a pattern of cleanliness, or the odours very appetising, crockery half washed, and cutlery quite unpolished, or if polished a good layer of plate powder left lurking in the corners. The meat usually either half done or in cinders. There seems to be no medium in shop cooking, potatoes underdone—usually in jackets, with a fair proportion of mother earth attached. Time allowed for this feast half an hour, and no matter what time during that half hour a man goes up, he must leave the room when the bell goes whether he has finished his dinner or not. Tea usually consists of bread and butter and wash, very filling but not likely to fatten. Supper, when given, bread and cheese and coffee, two cupfuls of which generally bring on a prolonged attack of indigestion.

Bedrooms sometimes on the cubicle system, more often the private house. A bedroom the size of an ordinary sitting-room usually holds five beds, smaller rooms three and four. Lighting, sometimes a single gas jet. Floors covered with lino, and a mat at each bedside. Walls distempered, plus a good coat of dust. A sitting-room? is provided for about every 30 assistants. The furniture consists of a few hard chairs and a couple of tables. Papers are supplied from funds stopped out of each assistant and from fines derived from same sources. Other deductions made are: Boot cleaning 1s. per month, 1s. per month for doctor, medicine extra, and money stopped if away a day (this is distinctly illegal, but assistants grin and bear it).

An assistant is told his board costs 10s. per week (and that is the amount charged for his keep against each department), and the actual cost of living is from 5s. to 6s. per week per head, and in one busy establishment in the West it was brought down to 4s. 2d. per head. Then I contend the difference should be handed back to the assistant as salary, and should not go into the firm's pocket. By what right have they to make a profit out of their assistants. Either give them the full value of the 10s. or credit the difference.

They do say that when drapers are running short of assistants they send to their agents in Wales, who catch the yokels off the Welsh mountains (like ponies), chain them up, put them on board the good ship "Annie Maria," and ship them to Tommy Wallis's in Holborn. That is the legend.

An evil, and a serious one, connected with this living-in system is the practice of allowing the assistants to purchase goods on credit. They are apt, especially girls, to overbuy themselves, and to buy anything they see, and that at all comes within their means, whether they want it or not. It is true that their employers charge them moderately, seeing that they take off 10 per cent. from the ordinary sale price; but it often happens that at the end of the month a girl has not a penny to take, her wages all going to pay the employer for the goods she has bought on credit during the month. If she had had to pay ready money she would have refrained from buying the things, and the empty pockets caused by this rotten system of credit often lead to evils that can easily be imagined.

And, speaking of the moral side of the question, the living-in system has nothing to recommend it. On the contrary, it frequently leads straight to ruin. Young girls come up from the country, from homes where they have been well brought up, to London and to business. Instead of being boarded with some decent family they are herded together at the top of a huge business house, where they are in a bedroom with those who have been in London some time, and who, as a rule, spend most of their spare hours, especially on Saturday, at restaurants, theatres, and the like. These older women have become hardened, and more or less vicious, and they contaminate the new-comer much as scab runs through a flock of sheep. It is much the same with the lad who is put with his seniors, who has to listen to much that is objectionable and vicious, and who, unless a boy of exceptionally strong character, quickly drifts into the habits of drinking and the rest which are so common amongst London and other shopmen. It may be that under any circumstances the youth coming fresh from home to London would often succumb more or less to its temptations, but there is nothing healthy in the living-in system. Living-in, he is tempted infinitely more than if he lived away from his place of business, and was under the influence, as he easily might be, of some decent, respectable family.

So with the health of the young men and women. The living-in system is undoubtedly prejudicial. The food is indifferent, they are never certain when they will not be called away to some work downstairs before they have had time to eat it, and as for the girls it is only necessary to go into any West-End shop and look at them and see the pale, anæmic specimens of humanity they represent to know that there it something wrong in the system under which they live.

It is perhaps too much to hope that this living-in system will be abandoned. The abuses for which it is responsible are not of the kind that can be checked or prevented by State interference. But having regard to the fact that it is not necessary to the prosperity of the business—that is demonstrated by Scotch experience—that even in London, employers who have tried both systems can be found who have rejected living-in—as is the case with Messrs. Debenham and Freebody—it should not be impossible to put an end to the system, at any rate amongst the best class of houses, or so to amend it as to do away with some of the abuses we have indicated.

To do away with them all would, it is to be feared, be impossible. It may be added that whereas, as we stated above, the employer's charge, taking an average, is about 18s. a week for board and lodging, pressure is sometimes put upon the assistants to consent to the living-in system instead of living outside by offering only an additional 5s. to those who board outside, which is hardly enough to enable them to obtain mere lodging, much less board.

DEAR MADAM (or SIR),

May I send you some specimen copies of JOHN BULL *for distribution amongst any of your friends who are not at present readers?*

Yours respectfully,

THE PUBLISHER.

4, Red Lion Court, Fleet Street, London.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

(Mrs. Bull will be delighted to receive suggestions and contributions from our readers.)

After Easter Frocks.

Taffetas seems likely to play a prominent part in the forthcoming season, and should be of the softest mousseline variety, intershot with two or more delicate shades of colour. Bodices composed of such material should be trimmed with rouchettes and tucks of the same taffetas, while here and there little silver, gold or silk tassels will dangle merrily.

Crêpe de Chine, too, will be worn upon sunny afternoons, and also Shantung silks in all the pretty shades of pale blue, pink, and grey.

Butter.

Butter may be kept perfectly fresh for ten to twelve days if it is first well kneaded in cold water till the butter-milk is extracted. Then put it in a glazed jar, which invert in yet another one, putting into the latter a sufficient quantity of water to exclude the air. The water should be renewed each day.

Doubtless when the warm-fingered weather comes housewives will be glad to know of a simple yet successful way in which French women renovate their rancid butter. Let it, then, be melted several times by a moderate heat with, or if you like without, the addition of water, and as soon after the cooling as it has been well kneaded it should be put into brown freestone pots sheltered from contact with the air. When so sweetened it will be found ready for use.

The Dressmakers' Strike.

Since, I believe, it is not permitted in Vienna that Viennese womenfolk shall don the summer frock of Eve, one rather wonders what these gentlewomen of fashion will do for dresses now that twelve thousand tailoresses and gowns-women are on strike for an increase of wage. Should the strike continue indefinitely, and should bigotry keep out imported garments, it will not be far distant to when the wheel of time will again cause fig leaves to be the most fashionable wear. In which case watch this column, when reliable advice will be given as to cut, colour and design of the latest leaf.

Tailor-made Gowns.

Rose-pink cloth makes a very charming material for the more elaborate man-cut frock which presently will be the vogue. The skirt of such a gown should rest well upon the ground; a coat to wear with it would be alluring in glacé of a deeper shade than the cloth, cut so as to touch the hips and fall away behind in long swallow-tails like the coats of the huntsmen that H. Alkin has so often depicted in his admirable sporting pictures. Add to this a glacé waistcoat and a lace cravat, and then you will have the pretty frock which Mrs. Bull has tried to paint you.

Hats.

Nowadays it seems that women may pin almost any shape upon their hair, yet still be fashionable.

The Parisienne walks out with a June garden on her head, the flowers of which, sometimes overflowing, find a resting-place upon her neck.

Feathers, too, delicately tinted, clasp the entire crown of many a pretty straw. Charming, also, is the bouquet of looped ribbon which forms the crown of some of the mushroom-brimmed hats.

The Lace Blouse.

The lace blouse should be included in the wardrobe of every woman. Composed of Irish Valenciennes guipure, nothing is prettier, more useful for lunch or dinner at the café. Cut high to the throat, the real lace blouse may be simply constructed on shirt lines, while others are be-ribboned and embroidered as the buyer may choose.

Dyed Boas.

The smart woman will select her feather boa to match the colour of her frock. Such boas may be of marabout or ostrich feathers, but the most charming of all I know are the high, full ruffles of spotted or plain net, fastened at the throat with long-ended velvet ribbons.

Books by Women.

"I Will Repay," by Baroness D'Orczy (Greening and Co.) should appeal to lovers of dramatic stories of the French Revolution period.

"Prisoners of Conscience," by A. E. Barr (T. Fisher Unwin), is in its second edition. The fisher-folk in this book are painted admirably; unhappy scenes are written realistically.

"Selina," by Lucas Cleeve (John Long) is written round two women and a very contemptible young man. The scene is laid in Austria, and there is a very excellent range of local colour and character in the book.

"World Without End" is the very good title of a very fair novel by Miss Winifred Graham (Alston Rivers). The authoress will be remembered as a writer of charming children stories which have appeared from time to time in the *Strand Magazine*. In her novel Miss Graham breaks away from her conventional style, but she is still unnecessarily generous with her adjectives. She should read a course of John Oliver Hobbs, who cultivated such severe restraint in this particular.

THE
NEW CRY of the CHILDREN
IS FOR BREAD

Hovis
(Trade Mark.)

IS
THE BEST BREAD

It
Gives strength and maintains it
Begets energy and conserves it
AND
IS AS APPETISING AS NOURISHING

N.B.—Hovis is NOT a puffy, spongy bread, but a delicate textured, wholesome loaf, free from all adulteration, and absolutely Pure.

The Hovis Bread-Flour Co., Ltd.,
Macclesfield.

MONEY LENT PRIVATELY.

£10 TO £5,000 — For short or long periods, in town or country, on Note of Hand, Without Surety or Security. Repayments to suit clients' convenience. No inquiry fees. Strictest privacy. Interviews unnecessary. Cash sent by post. Bills discounted.

'Phone: 9713 Central. — CHARLES STEVENS & CO., 12, Devonshire Chambers, Bishopsgate Street, London, E.C.

5s. monthly

SENT ON APPROVAL. FREE

on Rails, Norwich. Send no deposit. Sample Clincher-Tyred High-Grade Cycle, cash, £4 10 0. Victorys, Swifts, Singers, Premiers, Centaurs, Triumphs, Rudge-Whitworths, Humbers, etc., £2 10s. to £8 10s., and from 5s. monthly. Write for Terms.

DERBHAM ROAD CYCLE CO., NORWICH

EPPS'S GRATEFUL AND COMFORTING.

It forms a welcome delicacy for the morning and evening meal. A fragrant, delicious and most healthful beverage. As a food for quite young children it is admirable, too, on account of its nourishing and strengthening qualities.

NUTRITIOUS AND ECONOMICAL. COCOA

OVER THE BORDER.

By Herbert Vivian.

"The Yoke." By Hubert Wales. London: John Long. (6s.)

I was hesitating whether this book should be passed over in silence, lest any words of mine might bring it under the eyes of young men or maidens (maxima debetur reverentia), when I was shown an article in one of my Lord Northcliffe's noisy publications. There a gentleman owning one of those composite names which Lord Randolph Churchill associated with mediocrity, writes on the congenial topic, "How to Stamp out Nasty Novels."

I do not know or care whether Mr. H. Hamilton Fyfe had this particular romance in his mind. He mentions its publisher, and urges all reviewers to boycot him or use some form of peaceful persuasion. He rejoices that the book has been placed on the index of the *Times* Book Club, and is only supplied to order by Smith (who sells the *Winning Post*) and Mudie (who sells very little). Now that is all very fine. But, as a Liberal, I believe in the liberty of the Press. If a book is obscene and corrosive, the purveyors thereof can be haled before a magistrate. But are we to have a censorship by Smith and Mudie and the *Times* Book Club and Lord Northcliffe's young man with the double-barrelled name? I deny the right of any commercial persons to act as the arbiters of Literature.

"Nasty novels," "loathsome garbage," "degrading parody of human nature," "such filth," "such muck," "dirt," "offal," my dear Mother Hubbard, if you are alluding to this book, you ought never to be allowed out without your nurse. Even in your Chelsea or Kensington, or Fleet Street or Grub Street, you will see and hear far fouler things than this book provides, even though you do wear cotton-wool in your ears and smoked spectacles over the bridge of your nose.

There is a vast difference, to begin with, between an unsavoury subject treated by a gentleman (or, as in this case very probably, by a lady) and a prim topic handled by a Pharisee or a vulgarian. A book like "Three Men in a Boat" is, to my mind, far more demoralising, with its raucous leering laughter about sickness and drunkenness and accidents and other forms of unpleasantness, than is a book which sets out to preach a grostesquely mistaken gospel, adheres strictly to the language and mannerisms of well-bred people, and leaves us all contemptuously indifferent.

If Hubert Wales sought to make vice attractive, as many French writers frankly seek, we might be justified in scolding her. But she rushes to the opposite extreme. She is obsessed by the possible consequences of sin, and is zealous to warn all and sundry against it. With a heavy hand she sets forth a painful tragedy. Christopher Grahame is a typical young Englishman, full of health and life and spirits. Exulting over the news that he has passed into Sandhurst, he determines to "make a night of it" in town. A few days later he discovers that his health is ruined, his career shattered. In a moment of madness, he takes his life. Our withers are wrung with harrowing details about his sorrowing family and the death of his mother from a broken heart. It is all intended as a warning against the indiscretions of youth.

But discretion is not given to every man. Nature has endowed human beings with animal passions. And Hubert Wales argues, with some of the new theologians, that it is wrong to reject any of the gifts of Nature. She sums up her argument in the words of Omar Khayyám:—

"What! out of senseless nothing to provoke
A conscious something to resent the yoke
Of unpermitted pleasure, under pain
Of everlasting penalties, if broke!"

"The yoke" is desire, implanted by nature, and we are told to submit to it. Indeed, the whole book is a plea for free love, wherein our author discerns a solution of the ancient problem. As such, the book cannot find favour with moralists. But I think it may be read by thoughtful persons, who will form their own opinion upon the author's arguments. Indeed, I see no danger in the book for anybody, for when the theories are put into practice in the story, so many absurd complications arise that few will be tempted to envy or admire or imitate the characters.

Let me attempt to give a summary. Angelica was a maid of forty, "tall and still slender, but with elegant, wide shoulders and a delicate wealth and symmetry of contour, such as no girl of twenty could dream of possessing." At twenty she had loved a widower with a little boy of two. He died of cancer, in her arms, and "his last conscious words were, 'Take care of the kiddie, Angelica.'" So she brought up the boy. When he reached man's estate she grew very anxious lest he should go to the "Empire" and make a fool of himself. Once he stayed out all night, and she was joyfully relieved when she found he had merely been locked up for partaking in a drunken brawl. She asks him to promise he will tell her whenever he is "tempted to do anything rash." Some days later—

> "I am going out, Angelica," he said, in a voice that was obviously steadied with difficulty. "Don't sit up for me. I may be late."
>
> Angelica rose slowly and turned towards him. Her face had blanched and was drawn with sudden pain.
>
> For a moment she was silent, unable to speak. Then she said, in a low voice, "Where are you going, Maurice?"
>
> He could not look at her. It was harder even than he had expected. "I shall go and find Grahame," he said huskily. "We shall probably go to the Empire. We may ——" He hesitated, then grappled with himself and finished almost fiercely, "We may make a night of it. I promised to tell you."
>
> "Oh, Maurice—*must* you?" . . . . He was moving to the front door. In another moment it would clang behind him. The fact burst upon Angelica with a flash of realization, as though there had been no preparation. She started after him to the door of the sitting-room. In that final second she had made up her mind. By a supreme effort she forced herself to speak quietly. "No," she said. "Stay. You shan't suffer. Stay." . . . .

For the next few months Angelica and Maurice were very happy. This, of course, is not at all as it should be. The author is painfully conscious that, in being happy after so grievous a deviation from accepted modes, Angelica and Maurice quite fail to meet standard requirements. They should have come to an early death or dragged out the remainder of their existence in suitable misery.

Instead of that, they only become ridiculous. Quite a comic interlude is afforded when old Mrs. Grahame comes to tea, and subconsciously smells a rat.

> "I have sometimes wondered, Angelica," she said, in the low, even tones she adopted on such occasions, keeping her eyes bent upon her knitting and occasionally turning the work, "if you have considered the wisdom, now that Maurice is no longer a boy, of continuing to live alone together. During Maurice's boyhood, the arrangement was a suitable and excellent one; but since he has become a man, and especially since he has come to live permanently in London, it is difficult for your friends to avoid recognising that the position is no longer the same. You are not old, nor even elderly, and you have retained your good looks almost unimpaired. You are still a very attractive woman.
>
> "You mustn't suppose that I, or any of your friends, could for a moment impute the least indiscretion to either of you. But there are neighbours, acquaintances, those who know you less well, who might receive a different impression. My own feeling is that the most satisfactory solution of your difficulty would be to engage a discreet companion to live with you—preferably an elderly widow lady. Such a course would have a threefold advantage. It would remove your position from the risk of misconception, and provide you with pleasant companionship during Maurice's absences; and, at the same time, it would make you the means of relieving one of the most painful of all classes of distress—perhaps the most so of any—that of cultured penury."
>
> Mrs. Grahame ceased—quietly, as she had begun—and there supervened one of those pauses which only she was capable of producing, and which she distinctly enjoyed.
>
> When it had lasted sufficiently long for the subject to be decently changed, Miss Gaskell said, a little tremulously, that she wondered how long it would take to drive to Waterloo.
>
> Maurice cleared his throat, and replied that he thought about three-quarters of an hour. Thereupon all was thrown into a breathless fluster of preparation for departure.

Eventually Maurice finds he is in love with Miss Grahame, and a number of improbable events occur. Not only does Angelica give him up cheerfully, but she tells Miss Grahame all about it, and (stranger still) the young lady accepts the sacrifice with tears and thanks.

As a free-love tract, "The Yoke" defeats its own ends by many patent absurdities, but as a rather risky farce it is quite readable, and the nastiness only exists in the minds of its prurient critics. But Hubert Wales should keep her opinions to herself on such subsidiary questions as the folly of going into mourning, "the morality of a pecuniary stake at cards," the degradation of wearing livery, the justification of white lies, and so forth. It is a pity that she should relieve her decided originality by any flashes of dulness.

SOMETHING NEW.—Many people residing far from centres experience difficulty in raising a few pounds ready cash. THOMSON BROS., Pawnbrokers, established over 100 years, lend sums, small and large, against Jewellery, etc., sent them by post. Low interest charged (2s. 6d. per month for £10). Cash by return. Carriage paid both ways. London addresses: 158, High Street, Borough; 200, The Grove, Stratford; 8, Roman Road, Barnsbury. Bankers, London and County. Please quote this paper.

FOR BUSINESS MEN.

The "BUSINESS Encyclopædia" is like no other work in the world. It deals with nothing but business. While there are many Encyclopædias in the market, all professing to be of universal knowledge, they all exclude practical affairs; they ignore the multifarious interests of the business man. The object of the "BUSINESS Encyclopædia" is to afford this special information. It is, therefore, no luxury, but a BUSINESS TOOL, and as such is indispensable to the CLERK, the COMMERCIAL TRAVELLER, the AGENT and MANAGER, the CAPITALIST and FINANCIER, the SOLICITOR and ACCOUNTANT, the MERCHANT and MANUFACTURER, the SHOPKEEPER, the TRADESMAN, and the PROFESSIONAL MAN.

INDISPENSABLE TO THE YOUNG MAN.

All contrary opinions notwithstanding, the financial prospects for well-informed men as employees were never so good as they are now. But the young man who rises is the one who, as well as having every detail of his work at his fingers' ends, is always a point ahead.

In the "BUSINESS Encyclopædia" the ambitious man will find every detail relating to the hundreds of matters on which he wishes to inform himself in order to increase his value in the commercial market.

NECESSARY FOR THE BUSINESS MAN.

To the mature business man the "BUSINESS Encyclopædia" will prove equally valuable; there are 10,000 references in the Index, and the busy man can turn up without an instant's loss of time any one of the many points concerning money or business on which he lacks information. With this work beside him, the most diffident man may acquire confidence in his own capability, and, proceeding to put his ideas into practice, may make of his business life a sure success. It is knowledge that counts nowadays; the man who wants to succeed in business must have specialised business knowledge.

We have been overwhelmed with orders for the "BUSINESS Encyclopædia," the following firms being amongst the first

THIRTY THOUSAND SUBSCRIBERS.

Harrod's Stores.
Waring and Gillows.
Thornycroft and Co.
J. S. Fry and Sons.
Huntley and Palmer.
Sir Thos. Lipton.
W. Whiteley, Ltd.
Swan and Edgar.
Marshall and Snelgrove.
Faudel Phillips and Sons.
Wernher, Beit and Co.
Hackney Furnishing Co.
Imperial Tobacco Co.
Crosse and Blackwell.
Vickers, Sons and Maxim.
Brinsmead and Sons.
Watney's Brewery.
Worthington and Co.
James Buchanan and Co.
Lloyd's Bank.
Bank of Scotland.
London and Provincial Bank.
London and County Bank.
Town Clerk, Shoreditch.
Town Clerk, Hackney.
Houlder Bros.
Forwood Bros.
J. and J. Colman.
Bovril, Ltd.
Mellin's Food Ltd.
Doulton and Co.
Atlantic Transport Co.
Mather and Platt.

FOUR OPINIONS.

(1) MESSRS. J. S. FRY AND SONS, LTD.:—

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work. It is THE work *par excellence* for every business man to possess."

(2) THE LATE MR. WILLIAM WHITELEY:—

"The 'Business Encyclopædia' will be of great assistance to all business men."

(3) SIR THOMAS DEWAR:—

"I must congratulate you upon the production of such an excellent work. The volumes are full of information, and I feel sure they will be found a necessity in every business house. Now that we see the "Encyclopædia," he marvel is that such a work has not been thought of in this country before."

(4) SIR THOMAS LIPTON:—

"The 'Business Encyclopædia' should prove most useful to every business man."

A FREE BOOK.

We have prepared a handsomely illustrated Book, "THE PRACTICAL BOOK," which will be sent to you free of charge, and which will show you how necessary the "BUSINESS ENCYCLOPÆDIA" is to YOUR success. It points out the danger to business men of their falling into a rut, and how to avoid this danger. It includes specimen plates embodying J. Holt Schooling's comparative calculations as to trade, etc.; also facsimiles of useful business documents. It contains priceless information for the young man who means to succeed. And it will also tell you how to obtain the "BUSINESS ENCYCLOPÆDIA" for a first payment of 3s. only, the balance being paid for by a few further small monthly payments.

The CAXTON PUBLISHING COMPANY, CLUN HOUSE, SURREY STREET, LONDON, W.C.

Please send me FREE OF CHARGE a copy of "THE PRACTICAL BOOK."

J. 54.

Name .....

(*Send this form or a postcard mentioning this paper.*)

Address .....

C.A.A.

OPEN LETTERS AND POST-CARDS.

Sir Henry Campbell-Bannerman, Chateau de Thorenc, Cannes.

Dear C.-B.,—Just a line to say that all is going on well since you and Balfour and the rest of the House of Commons went away. Nobody has missed anybody, and the business done, in spite of the shutters being up, is much as usual. Indeed, in a phrase that is telling and terse, there isn't a soul who's a penny the worse.

I hope you are enjoying yourself. All the boys join with me in that, and hope you will return in improved vigour of mind and body. We are all fond of you, we are really, and would do anything for you in reason. But do let's get some solid work done when you return—even if the whole House has to be gagged. I'm a bit tired of oratory, with and without trimmings, and so are most other people. Easter is over—and what has the Government to show for being alive?

JOHN BULL.

To the Earl of Rosebery.

My Dear Rosie,—Your latest pose as a croaking raven on a withered bough is certainly more suitable than that of a ploughman in a lonely furrow. A ploughman occupies a useful if humble sphere. Now I have watched your career for some time without detecting traces of either usefulness or humility. But the raven with his monotonous croakings, and the twig which may snap at any moment—these are admirable illustrations of you and your position. And the raven's doleful repetition, "Nevermore!" will find a hearty echo among all those who have fondly put their trust in you.

In politics we have room for the faithful party man and for the honest independent. But you are neither! Unless you are made leader and find followers through all the vagaries of your tortuous course, you spend your whole time in sighing and groaning and beating your breast, like the sinner in an early Victorian tract. But nobody cares for your jeremiads and your curses! I, for one, am utterly tired of you and wish you would take the first train for Jericho.

JOHN BULL.

To Kaiser Wilhelm II., Potsdam.

Great Kaiser,—On behalf of this great nation I drop a line to thank you for the statue of William of Orange which you have been good enough to present to me. It is a handsome piece of furniture, and reflects the greatest credit on the sculptor, though I cannot quite make up my mind whether it represents the Orangeman as he used to stand on the field of battle, or as he used to walk down Piccadilly.

He was the only Dutchman England ever preferred; but that was the fault of James II., who, like the rest of the Stuarts, never knew when he had a good job. Consequently, Kaiser, we had to have a Revolution, Jimmy got notice to quit, and didn't stay to work it out. Therefore, the young Stadtholder, brave and brainy, with a fine capacity for statesmanship, a strong will, and a consumptive frame, made himself as comfy as possible on the throne with Mary, declining to accept the crown alone, and on its being offered to Mary, equally declining to be his wife's gentleman usher. So the job was settled, and the last of the Stuarts, after kicking his frightened heels at Sheppey, departed to France. He returned to try his luck at the Battle of the Boyne, and that settled him.

Every time I look at the statue, I shall remind myself what a fine thing it is to be called William. You really ought to be proud of yourself.

JOHN BULL.

To the Right Rev. Bishop of York, The Palace, Hull, Yorks.

Dear My Lord,—I am dropping you a line at the Palace at Hull, though I cannot find it mentioned in the directory. As you are described in the papers as a Bishop, however, I assume there is a palace somewhere in that city; if not, no matter. I note your wire to the Rev. Dr. Eyre, Vicar of Scarborough, as thus: "You have been misinformed; I never spoke at a Wesleyan chapel anniversary." But, my dear lord, why didn't you, and why haven't you? It would have done you good, and it might have done the anniversary no harm.

Besides, my lord, have you forgotten the saying which is written: "Though I have the gift of prophesies and understand all mysteries and all knowledge, and though I have all faith so that I could move mountains, and have not charity, I am nothing." Kindly make that your text next Sunday. You will find the reference in 1 Cor. xiii. 1. Perhaps you think charity begins at home. So it does, my lord; but there is no reason in Christian ethics why it should stay there. Give it a Sunday out now and again.

JOHN BULL.

Frank S. Taylor, Esq., Burglar, Reformatory Ship, Cornwall.

Though only 15, Franky dear, I perceive you have made a name for yourself, having already burgled residences in Horsham, Sutton, Wallington, Carshalton, Bromley, and other profitable suburbs. The last time you were out for the evening you lifted a gold watch and an electric lamp, value £19, closed with your pursuer, engaged him in jiu-jitsu, broke away, and then had a pot at him with a revolver. Though it was written that "he wot steals wot isn't his'n, when he's catched 'll go ter prison," you have only been sent to a reformatory ship. Three years you will stay there, my child, and if you want to burgle anything you will probably have to confine yourself to the cook's galley or the captain's medicine cupboard.

Be thankful I am not your loving father, my boy, for many a time and oft you would have seen the pattern on the carpet while I dusted the pattern on your trousers. And you would never have gone round telling your friends what I had done to you, either. The subject would have been too sore to mention.

I note that in a room at your dwelling was discovered some thrilling stories about highwaymen, also one pair of handcuffs, one black velvet coat with ruffles, trimmed with lace at the cuffs, one pair of jack boots with spurs, three sword bayonets, three air guns, one breechloading fowling-piece, one theatrical make-up box, and several wigs and moustaches. Evidently you were either going to a fancy dress ball, or going on the road in the evening in search of adventure, like that heroic gentleman, the late Mr. Richard Turpin. But Turpin came to a bad end, Franky, believe me; at the end, to be precise, of a rope. Be advised by me, therefore, and spend the next three years in improving your mind.

JOHN BULL.

To Richard Harding Davis.

Sirrah,—It is pleasant to reflect that you are not an Englishman. Indeed, I think I may safely say that no Englishman would have descended to so pitiful an exhibition of malignant spite, to so insolent a reproduction of half-forgotten falsehoods as are to be found in your latest nose-bag. I suppose you have to scribble for a living, though, personally, I can see no necessity for your continuing to cumber the ground. But why go out of your way to rake up a silly story against a distinguished statesman, whose only offence is the success which he has won by his brilliant intellect? Even if the tale were true, what earthly advantage could accrue to man or devil in reviving it after a lapse of twelve years? A new terror will have been added to public life if every minor indiscretion attributed to the boyhood of a public man is to be raked up and proclaimed from the house-tops. For Heaven's sake, keep your vile Yankee garbage to your own side of the ocean and leave us alone.

JOHN BULL.

THE EASTER VACATION.

PARADISE FOUND.

Miss Pett Le-Suff and the beautiful Sue-Loo accompany Mr. Queer Kardic to (Happy Hampstead) his native Heath.

AMONG THE MUMMERS.

The New School.

Some years ago, at a public dinner of sorts, I sat beside a young man whose personality interested me deeply. He was good-looking, with just a touch of the feminine about his finely cut features—most artists have such a touch. He was almost preternaturally thin, but seemed as wholesome of body as he was sane of spirit. His talk was Shaw-and-water, which is remarkably fine talk, if you have a way with you. At that time I, too, bowed down unduly before the great and then comparatively unknown god, Bernard. So that I thought my neighbour an amusing and clever and worthy person; in fact, a person very like unto myself.

A First Glance.

A lady friend asked me afterwards who was "the poetic-looking boy" sitting next to me at table; and I asked someone else. He didn't know. But eventually, by a process of exhaustion, we worked through the whole assembly, the men who thought he was a painter-fellow, and the ladies who were sure he was a curate out for the evening, and all the rest of them. At long last, I discovered that this slightly shy youth, with the enthusiasms of a German student, the bright speech of a Gallic child, and the remote suggestion of a Greek of the old time reincarnate in evening dress, was an actor—an actor named Granville Barker.

The Actor Off the Stage.

Of course, I know now that it is possible for an actor to be a quite modest person in private life, to have some knowledge of things outside the paint-pot and the antediluvian atmosphere of his professional "shop"; in act, to be a very clean and intellectual and pleasing person. At that time I knew few actors, and those I knew were mostly old actors of the Old School. I liked them, as a whole, less off the stage than on it: they were almost as unreal in the street as in the theatre, and they were thirstier. and borrowed more money. I had heard there were exceptions, that there were recorded instances of one mummer having paid his debts, of another who could read the foreign drama in the original, of others who in the intervals of roof-shaking and bathetic slobber, made heroic efforts after some kind of culture and refinement. But in those days I could not see the fine wood of personality that marked off the best actors of the old order for the trees of the common and undesirable ruck.

Knocking at the Door.

So I was astonished, very much astonished, indeed, to discover that there were many actors like Mr. Granville Barker—or, to put it another way, that Mr. Granville Barker was only one of a number of highly gifted and deeply cultivated young men who were trying to make a living on the English stage. They were not making very big livings, one gathered from the comparative infrequency of their reported appearances, and the complete unfamiliarity of most of their names. I speak of the middle or later nineties—about the time that "G.B.S." was beginning to shake the dry bones of the British theatre by his "Saturday" articles, now collected in the most brilliant volumes of dramatic criticism we may ever hope to read and re-read with an abiding joy and a renewed edification. Those articles made possible the New School of Acting in England. All that now remains is for the conservative managers and the Puritanical public to come into line; then the British drama may grow to as noble a reflection of the best thought and sentiment of our country in our own day as Shakespeare made it in his.

Mr. Barker, the Pioneer.

Mr. Granville Barker is of the splendid army of pioneers; but he may well live to be as old-fashioned as the late Clement Scott was before the end. That is the tragedy of the successful "precurseur," the breaker of idols and builder of new temples. Scott headed the Robertsonian revolt against the fripperies and foolishness of the pre-Robertson theatre; and then he congealed. But the world rolled on, as Mr. Gilbert had asked it to do; and Mr. Shaw and Mr. Barker, the Misses Achurch and Robins, and the others, became the outposts of the New Drama and the New Acting. In the next twenty-five years the English theatre may be as completely revolutionised as it was by the greatest of the Elizabethans. Shakespeare took the dying old tales and made them superb again; so the New Dramatists will take the convention-bound old medium and shape it to fresh and inspiring uses. As far back as '95 Mr. Shaw declared that we must have a new type of actor for the new type of play: that the old flip-flop, gurgling and grimacing antics of the tragedian of old could be no longer mistaken for strength, nor the drunken voice and rickety stagger of the venerable comedian be regarded as evidence of humour or character. As the organiser of victory along the new lines at the Court Theatre, Mr. Granville Barker has done a notable service in the cause of the New Acting. Mr. Shaw gave Mr. Barker his first large chance; if Mr. Barker did not return the compliment in equal measure with Mr. Vedrenne, he has presented the Shaw plays at Sloane Square in such a way as they could have been presented by no other London manager.

A Notable Friendship.

Mr. Barker and Mr. Shaw understand one another as well as Gilbert and Sullivan understood one another. Whenever we get the executive combination of two men of genius in any art, something wonderful is sure to arise therefrom. Court drama will live in English theatrical history just as Savoy opera will, and for much the same reason. Both have given the Londoner a beautiful and enjoyable thing, which all the quidnuncs had agreed that the Londoner did not want, and would not pay to see. Mr. Shaw is fifty-two, Mr. Barker is thirty-one; and the one as author the other as actor are the two most interesting and potential figures in the British theatre of to-day. They represent the Future. Theirs is an artistic friendship, as well as an artistic co-operation, as striking as the pseudo-historic association of David and Jonathan. Mr. Shaw's enthusiasm for his friend at times may border on the ridiculous: it did when he defended Mr. Barker's play, "The Marrying of Ann Leete"—a piece as mystifying as it was promising—as "the greatest play of the time." This week we have been reminded again how silly the cleverest of men may be in the rush of their exuberant youth by the production of "A Miracle," written when Mr. Barker was twenty-four, and labouring stageward with all the grotesque and enfeebling influence of Mæterlinck about him. Recently we saw Mr. Barker's other play, "The Voysey Inheritance," and there the most extravagant of Mr. Shaw's earlier eulogies would have been deserved. It is an astounding piece of work for a man of under thirty to have written.

Mrs. Barker and "G.B.S."

That Mr. Barker is not at all like the ordinary manager of a theatre may be assumed from the fact that he is urging the members of the acting profession to form trade unions which shall exclude the managers from their control—a movement of self-renunciation of a curiously exceptional nature. Again, he has had the hardihood to marry a leading lady whose duty it had been for months to tell him plainly on the stage that she meant to marry him, whether he wanted her or not. Such an adventure is calculated to give one's weakly-witty friends such opportunity of exercising a doubtful talent as only the boldest of men dare hazard. Mr. Shaw in the *role* of fairy godmother is a little bewildering; but he has been just that and no less to Mrs. Barker as well as to Mr. Barker. In 1895 when Miss Lillah McCarthy was something less than twenty and a very bad amateur actress of whom no one had heard, Mr. Shaw saw her attempt to play Lady Macbeth in the suburbs, and in his "Dramatic Opinions and Essays," he describes his impressions: "As to Lady Macbeth," he wrote, "she too, was bad; but it is clear to me that unless she at once marries some rich gentleman who disapproves of the theatre on principle, she will not be able to keep herself off the stage. . . . . She can hold an audience while she is doing everything wrongly. . . . Miss Lillah McCarthy—that is the lady's name as given in my programme—is happily too young to conceive ambition and murder, or the temptation of a husband with a sickly conscience, as realities: they are to her delicious excitements of the imagination, with a beautiful splendid terror about them, to be conveyed by strenuous pose and flashing eye and indomitable bearing. She went at them bravely in this spirit and they came off more or less happily as her instinct and courage helped her or her skill failed her. . . . I should like to see Miss Lillah McCarthy play again." So Mr. Shaw found his Ann Whitefield, and in Ann Whitefield Mr. Barker found his wife Meanwhile, it is Mr. Shaw, not Miss McCarthy, who has married money. Truly one never knows; and "You never can Tell."

P.

PENELOPE.

By F. W. Thomas.

"You shut up," said Mrs. Waters. "I'll speak to her when she comes in. It's about time she made up her mind to something." Her husband, seeing in his wife's pursed lips a warning that further discussion would not be tolerated, sauntered out for his evening paper, stopping just long enough at the door to remark that he "didn't see no fun in stirring up strife." He banged the door on the obvious retort, and Mrs. Waters, her woman's privilege, her last word, filched from her, returned to her ironing in no very amiable mood.

Presently the subject and source of the discord came in. She was not a bad-looking girl, quietly dressed, and about twenty-five years of age. She dropped into a chair by the table and started taking the pins out of her hat.

"Father home?" she asked.

"'Ome? Yes, and gone out again. My company ain't good enough for his lordship nowadays." Mrs. Waters, having pushed the iron along the table until it reached the edge, brought it back to the starting point with a vigorous thump, making the plates on the dresser rattle in sympathy. "We've been talkin' about you," she said.

"Find it entertaining?" queried Minnie. "What have I been doing this time?"

"We was talking about you getting married," said her mother. Minnie went pink, and stooped to lace her boot, a quite unnecessary operation. Her mother continued: "Yer father says you didn't ought to be 'urried, but it took me about ten years to bring him up to the scratch, so 'e ain't no judge. What I says is this. 'Ere you are, twenty-six come next Bank 'Oliday, and no signs of settling down yet. You've got about half a dozen decent chaps a-callin' 'ere an' tatooin' on the knocker, and you plays with them like you was about seventeen. You mark my words. You'll fool about an' make 'em all sick of you, and then when you wants to get married, none of 'em will have you."

"I'd like to know where you think to get the half dozen decent chaps from?" challenged Minnie. "There ain't one round here that I'd touch with a ten-foot pole. No, thanks. Not this child."

"No," said her mother. "You wouldn't be seen with 'em, only when they've got a theayter ticket. That's different, ain't it? What's the matter with young Alf Stevens?" she pursued. "'E's a respectable, steady chap, with a good trade in his hands. 'E can play the banjo and sing proper, 'cos I 'eard him at Mrs. Trindle's party, an' he can vamp on the piano like a good 'un. What more could you want?"

"Pooh," said Minnie. "I ain't out marrying the corner man in a nigger troupe. That's what he is, and as to a good living, it's fine when he ain't out of work. He's as mean as dirt, too. He'd skin a gnat for its hide, he would. Playing the banjo won't pay the rent unless he did it outside pubs., and I'm off in that act. Can't you see me running round with a little tin cup? Thanks, awf'lly." Minnie sniffed.

"Then there's Bert Taylor. What might your high and mightiness say to 'im?"

"He boozes," said Minnie. "Besides, he's getting married to a cross-eyed girl next month. If she has to fetch him home, and he's in the four-ale bar, she'll just look in the saloon and see him. She can see round corners, she can. They're both quite welcome. Who's next?"

"Oh, there's no pleasin' you," said her mother. "If a chap don't 'ave a clean collar after every meal, or happens to get a smut on 'is nose in the course of earnin' 'is daily bread, 'is chances are gone so far as you're concerned. You want a hangel, you do. And, you see, you'll get a devil. They look pretty in the box, but wait till you get 'em 'ome. Then the paint comes off and they're just like other men, who shout if their 'arf pound of steak gets the least bit burnt. Why don't you advertise for a dook or a hearl, with the washin' put out?" Mrs. Waters let down the iron with a bang, rendering useless the pearl button on her good man's shirt.

"Oh, give it a rest," sighed Minnie. "I know all that. Some men only expect their wives to sew their buttons on and cook their grub, but I'm out for a walk when that sort calls. I want a man I can talk to and one who can talk to me. What's the good of a chap what's swearing because he's late in the morning and out all the evening. May 's well be in some Home."

"Want a man who can talk to yer, do yer?" said Mrs. Waters. "I reckon the chap what gets you 'll do some talkin' with a broom. Want 'im to spend 'is evenings at home, do yer? Yes, an' play coddem, one each side of the table, or 'touch' in the back yard. Nice sort of sociable evenin' for a man. An' don't go makin' 'oles in the table-cloth with your 'at pin. *I* buys the table-cloths."

Minnie swished upstairs as her father came in. "What's the matter?" he asked.

"Matter!" said Mrs. Waters. "I've been givin' 'er a piece of my mind. That's what."

"Could yer spare it?" asked her husband.

"That's right," said his wife. "You be funny. You look nice like that. You ought to be on at the music 'all. There's the postman."

Mr. Waters returned from the door with a picture post-card. "That's pretty," he said. "Who's it from? George! Who's George? 'Meet me at four outside the post office. Love from George.' Why, it's for Minnie."

That young lady had come downstairs, and now came forward to claim her correspondence. She glanced at it hurriedly, and then said: "Now you've quite settled my affairs, p'raps you'd like to know that I'm going with George to-morrow to look at some rings. So if any of your pet young men or any of them freaks you're trying to get me off with should call, tell 'em I'm engaged. I'm going round to the dressmaker's now. Shan't be long."

ÆSOP'S FABLES.

The Quack and the Knave.

A Knave one Day came up with a Quack, who asked him how he did.

"I have a very bad Toothache," said the Knave.

"I will cure it for Sixpence," said the Quack. "Let me Look."

So he put on his Wisest expression, and inspected the other's Mouth.

And the Knave meanwhile helped himself to the watch and chain of the Quack.

"What a Fool I was," said the Quack, when He discovered His Loss,

"I ought to have Felt His Pulse."

F. W. Thomas.

BILIOUSNESS

Biliousness is due to disorder of the liver, and can only be cured by bringing that organ to natural healthy action. This MOTHER SEIGEL'S SYRUP does, promptly and thoroughly, because it acts directly on the liver, stomach and bowels. That is why it always cures biliousness, indigestion and constipation. Give this great medicine a trial. You will not be disappointed.

MOTHER

SEIGEL'S

SYRUP

"I had bilious attacks when a boy, and as I grew up they got worse; I have had as many as three in a fortnight. They came on with headache and dizziness, and ended in vomiting. At all times I was plagued with constipation. But after all these years Mother Seigel's Syrup cured me."—Mr. H. Shipley, Scawcett Farm, Epworth, by Doncaster. *Jan. 3, 1907.*

CURES

INDIGESTION

The 2/6 bottle contains three times as much as the 1/1½ size.

WHY WORRY?

about paying your tailor fabulous prices for your clothing, when we can serve you with a thoroughly reliable, well-finished and well-tailored **Suit at 21/- to Measure** (valued by our customers at £3 3s.)

SUITS to Measure, 21/-, 27/6, 32/6.
TROUSERS to Measure, 6/-, 8/-, 9/6.

The suits are made from reliable and handsome Tweeds, Worsteds, and Vicunas. **Send a Postcard for Patterns, forwarded free, and carriage paid.** Together with patterns, we will send you our fashion plate of latest designs, booklet containing a long list of absolutely unsolicited testimonials from gratified clients all over the world, tape measure and self-measure form, whereby you may measure yourself as accurately as any tailor. You take your measure to our instructions; we guarantee a perfect fit, or refund the amount of your money in full. Our Terms are: Satisfaction Given or money returned.

CURZON BROS., World's Measure Tailors (Dept. 191), 60 & 62, City Road, Finsbury, London, E.C.

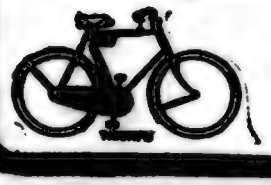
TRIUMPH CYCLES

Different to Others.

In no other bicycle are there so many exclusive features—so many patented specialities of proved utility and merit as in the Triumph. For instance, The Triumph Eccentric Bracket for Chain Adjustments, The Triumph Patent Band Brake, The Triumph Patent Resilient Front Forks. Our Art Catalogue tells all about them—may we send you a copy, post free?

Prices range from £6 15s. to £12 12s., or by Easy Payments from 10/- monthly. Motor Cycles £45.

Triumph Agents (in almost every town) deliver carriage paid. Where not represented, Cycles sent direct from Works, packed Free and Carriage Paid.



Triumph Cycle Co., Ltd. (Dept. W), Coventry. (Estd. 1885). London: 4/5, Holborn Viaduct, E.C. Leeds: 4a, King Edward St. Manchester: 160, Deansgate. Glasgow: 110, Mitchell St.

NOTE OF HAND ALONE.

IMMEDIATE LOANS.

without surety or security. Strictest privacy. Repayments to suit convenience. Interviews unnecessary. Cash sent by post.

Telephone: 2366 Mayfair.

F. NORTH & CO.

72, Praed St., Paddington, London, W.

£5 and up.

CHARING CROSS BANK.

(Established 1870.)

28, Bedford-Street, Charing-Cross, W.C., and 99 Bishopsgate-Street Within, London, E.C.
Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield Cardiff, Southampton, Plymouth, etc.
Assets, £2,136,249. Liabilities, £796,768. Surplus, £339,481.
Loans of £50 to £3,000 made on any class security.
2½ per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.

The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

WE CALL IT DEATH.

By Edgar Swallow.

She came into this world like any other child. She was petted and kissed; she prattled and cooed; she had her childish pains and troubles; she cried when her little stomach ached; or when her pearly teeth began to cut their way through the tender gums. She learnt to know the loving face that was held to hers, that kissed her, and talked all sorts of baby nonsense to her; and she would press her own soft cheek to that of her adoring mother's. And her mother said "She was the best baby in the world. She wouldn't sell her for a million pounds; not for all the money in the world." And her father's work seemed so easy to him now; he forgot its weariness and monotony, for he was thinking of his baby; and all the work in the office would have been nothing to him then.

By-and-bye she grew older, she played about as your child might; she climbed her father's knee, and hung round his neck, and would not suffer herself to be dethroned until he told her a tale about a giant running away with a lovely princess, and keeping her in a castle, away from her friends; until a handsome prince slew the giant, and took the princess home again. And when she was tired of playing, when she had her little sorrows, she came to her mother, to be comforted in her arms; and her mother wouldn't sell her, yet, but she did not say so now, only to herself, and she prayed that God would spare her child, to grow up a good and beautiful woman. And when her parents saw the poor derelicts of life they remembered that they were somebodies' children, once happy and innocent, like their own child, and a passionate prayer would ascend from their hearts that their darling should never experience the bitter anguish and shame of the unfortunate. One night a dreaded visitor came to the house, a visitor whose presence caused a hush to fall on the household; the nurse who had been brought in to attend to the girl's mother, moved about with silent steps, her father was sad and gloomy, and no longer told her tales, but kissed her gently and told her not to make any noise. Her mother had been ill for some time, and death would not be denied; the mother pleaded hard to be allowed to live, "Let me live for the sake of my child: to see her grow up, to guard her from the snares and pitfalls of life"; but Death kindly took her by the hand, and said, "I am love; come with me." And she was satisfied.

The child was too young to fully understand what death was, but they told her that it had taken her mother away, and she cried, and wondered if a prince would kill Death (whom she thought must be a cruel giant), and bring her mother back to her little girl again.

* * * * * * *

Some years have passed, and she has grown into a beautiful young woman, as good as she is beautiful; she is her father's idol; in her he sees the image of his wife, the same sweet nature, and kindliness, and his sorrow is assuaged by his love for her; and she in return dearly loves him, and with her bright smile, chases the shadows from his face; or with her soft hand strokes his brow, soothing the pain, though the spirit of sadness will not be dispelled.

In the village she is loved by everyone; many a weary mother has to thank her for the few hours when the little ones are away, and her aching head and tired arms, have the chance to rest from the never ending demands made on a mother's love. And only she and her father know why she suddenly discovered that she would rather spend her holidays in the country near home, than go on the long planned trip to Egypt, with its Sphinx and Pyramids, and the mysterious Nile; and how the sick husband of a young mother enjoyed the trip instead, and came back to his wife and child, brown and healthy. But her goodness and charity did not save her. The destroyer could not leave this fragrant flower to bloom unsullied; she was betrayed; her father's heart was broken, and he died, and this pure lily, this noble woman became a child of the street. And the pure—the untempted—strong in their untried chastity, those who had never stumbled, and had never soared, turned away from her, the degraded, the unclean, the seller of her soul, in horror, though she was infinitely superior to them, for she had been the means of bringing happiness into the lives of many, although she was now a child of shame; and surely positive good, accompanied by positive evil, is better than the negative life, devoid of good and evil.

The abhorrence of the world, shown most unpityingly by those who were not faultless themselves; and the instinctive shrinking even of those truly Christ-like souls, which are to be met with everywhere; uncondemning and unjudging; burnt into her like hot irons. The shame and disgrace were fearful to endure, and her agony was increased

by the remembrance of her past life of purity and goodness. She tried to dull the pain by drinking spirits, and assuming a reckless gaiety; she dared not think, or she would have gone mad. But when the fear of contamination has been shown too plainly, when her leprous body has been avoided even by the very skirts of the passers-by, the memory of the years when she was the angel of the village comes up with all its force, and will not leave her, until she has sobbed herself to sleep in a paroxysm of tears. On one such occasion, after bitterly contrasting the present with the past, she had fallen asleep and a beautiful vision came to her. She is a child again at home, the darling of her parents. She hears again the thanks of the weary mother; she sees again the tearful face of the thankful, happy wife, whose husband has been restored to her in health and strength; and they laugh and cry in each other's arms with happiness. And then the room becomes radiant, and a bright figure appears before her: she cannot fashion the features in her mind, except that the whole being seems glorified and beautiful; and it speaks to her; there is no repugnance, no anger in the voice, no condemnation, but a note of infinite love and tenderness, and it says, "Do you know me child? I am Love. To some I come with a sword and am called Death; but to you, and the weary of earth, I am Love: and I take you as you were—a lily of purity, a blossom before the worm spoiled the fruit." And she went with him.

A CHALLENGE TO SALVATION ARMY HEADQUARTERS.

In the issue of John Bull of March 2nd, we published a letter addressed to Mr. Arthur E. Trounce, the head of the Salvation Army Assurance Department, to a canvasser of the Prudential Assurance Company, in reply to a protest against the practice of agents of the Salvation Army Assurance Company, who try to win away policies from other companies. Our correspondent put it straight, as straight as a man could put it, to Mr. Trounce. He asked—

> "Whether your Assurance officials encourage the transferences by your agents of other companies' business to your own, and whether there are any instructions against it issued to your assurance staff."

We published Mr. Trounce's answer, in which he said:—

> "The Salvation Army Assurance do not encourage their agents in the transference of other companies' business, but they have no instructions against it, and I do not see very well how they could."

Here is question and answer. Do you, asks the inquirer, encourage transferences of business? We do not, replied Mr. Trounce.

We have now before us a letter from Mr. R. Bell, who represents the General Accident Fire and Life Assurance Corporation at Newcastle-on-Tyne, and this is what Mr. R. Bell says:—

> "I have read with interest your criticisms of the Salvation Army Assurance Society, Limited. The thing that amused me most was the answer to a letter sent by your correspondent to the Salvation Army headquarters. I can vouch for the fact that the Salvation Army Assurance Company do encourage transferring from other companies or societies. I was an agent and an assistant superintendent for the Salvation Army Assurance Company. I was at some of the consultations you mention, and all expenses were paid out of the funds, and at these meetings we were told very forcibly to transfer any and all we could get out of any and every company, except about one or two companies with which they had made an arrangement to not do so. One of the reasons I am out of the company to-day is that the method they have in getting business is not straight, and my conscience would not allow me to do it."

What does Mr. Arthur E. Trounce, who wrote denying that he encourages transferences, say to this? Does he deny that Mr. R. Bell was an agent and an assistant superintendent of the Salvation Army Assurance Company? Does he deny that Mr. R. Bell was summoned to London to discuss this very question of transferences? Does he deny that at the conference so held he, as representative of the Salvation Army Assurance Company, directed Mr. Bell and the other agents present to transfer any and all the policies they could get, save of certain specified companies? Does he deny that there are special arrangements with particular companies? We invite Mr. Arthur E. Trounce to say, Aye or Nay. Is what Mr. Bell says true? And if it be true, how does he defend his statement in the letter we published that "the Salvation Army Assurance do not encourage their agents in the transference of other companies' business?"

WHY HAIR LOSES ITS CONDITION.

THE FOLLY OF SUPPOSING A DOZEN DISORDERS CAN BE TREATED WITH ONE REMEDY.

Of your whole body your hair is the part most affected by the conditions under which you live. Contrary to general opinion, it is a most complicated and delicate structure, and from its exposed position is exceptionally liable to the attacks of the myriads of micro-organisms and minute but destructive vegetable spores that fill the atmosphere.

It is assaulted in many ways. And as each different atack requires a different defence, the various specific preparations, whether advertised for external or for internal use, which are put on the market from time to time, and which claim to cure all and every disorder that the hair has suffered from in the past, is suffering in the present, and will suffer in the time to come, must necessarily be useless, or worse than useless.

The disorders from which hair is liable to suffer may roughly be divided into four groups—those which cause Baldness, those which cause Greyness, those which lead to Scurf, and those which bring on Irritation of the Scalp. Let us just take as an example the first of these. Baldness may be caused by a certain vegetable parasite which lodges on the hair shaft and deprives it of its nourishment; it may be due to scurf pressing on the tender hair-roots and pressing it nearly to death; it may be due to the hair becoming too greasy and rotting away, or to its being too dry, and therefore breaking, splitting and crumbling away. It may be due to the skin of the scalp being too tight and squeezing their vitality out of them, or again, it may be caused by atrophy of the hair bulb. In nearly all of these cases Baldness is curable, but it stands to reason that all these different forms of the disorder cannot be cured by the same specific remedy.

What you want is knowledge. You may obtain this free of all charge. It is contained in that fully illustrated book, "The Hair," written by Mr. Warner Oliver, consultant on disorders of the hair, of 4, Holles Street, Cavendish Square, London, W. Write for it. It contains no puff or advertisement of any cure-all hair restorative. Mr. Warner Oliver believes in treating every case on its merits, and prescribing an individual remedy for an individual disorder, and the thousands of cases of hair-trouble he has successfully treated show that he has not been mistaken in this view.

Mr. Warner Oliver will send you this interesting book free of all charge or obligation; he only asks you to mention this paper and say whether you are Rev., Mr., Mrs., Miss, or title, in order that it may be correctly addressed. [Advt.]

"John Bull" wears Swan & Edgar's Pyjamas.

Great Sale Proceeding.

Ceylon Wool.
Sale price 3 for 20/-, *post free.*
Sample 6/11, *post. 3d.*

Heavy Pure Wool.
Sale price 3 for 36/-, *post. free.*
Sample 12/6, *post. 3d.*

All Silk.
Sale price 3 for 50/-, *post free.*
Sample 16/11, *post. 3d.*

Swan & Edgar Ltd.,
Piccadilly & Regent St., W.

ARTIFICIAL TEETH AID SOCIETY.

Apply for letter to
Lord Haldon, Hon. Secretary.
89, NEW OXFORD STREET, W.C.
Hospital Prices. Weekly payments accepted if necessary

A LONDON "HELL."

When the Gaiety bar is closed, when the dread sound of "Time, gentlemen, please," has driven you forth from the Lounge and the de l'Europe, when, despite your thirst, you know that the iron-bound laws of our righteous England make it impossible for you to get another drink on licensed pemises, do not lose heart altogether, but call a cab and tell the man to drive you to a certain foreign club in Soho. There is a chance you will get in there, even if you are unknown, whilst there is more than a chance if you can mention the name of a member, or, better still, produce one of that member's cards. He needn't be there—he won't be, if he's wise—but still they'll let you in, to wait for him.

The place is closely shuttered; not a gleam of light is visible from the outside. You knock at the door, and the porter opens it, cautiously. He is a big, burly man, that porter, and, somehow or other, the moment you see him you think of Victor Hugo's novels. At first the connection is not obvious. Then suddenly it strikes you—Victor Hugo wrote much of galley slaves, and this man in simpler, less squeamish days would certainly have been chained to an oar, instead of, as now, collecting sixpences from strangers, and looking black because the sixpence for the club is not supplemented by sixpence for himself.

Then you go in—probably after having given a fictitious name. There is a long room with a bar in it, and beyond the bar is a big room where people dance, a big room with a little stage at the far end, and tables along the sides. They dance vigorously, the members and pseudo-members of that club, dance weird measures unknown and wholly scandalising to the sedate Englishman, who loves decorum even in his vices. And these dances are not all decorous, not by any means, sometimes the ladies whirl round a trifle faster than is usual in other circles.

But the main interest of the place lies not in the bar, not in the dances, but in the people themselves. They are of a type one does not meet on the streets—fortunately. The women are not of the class one would expect. The big-hatted rouged brigade, the girls with an artificial smile on their lips and a shadow of deadly weariness in their eyes, are but poorly represented. There are a few, but they form the minority. As for the others, it is very difficult to place them. They are neatly, but not flashily, dressed. They are not painted or rouged, and they do not smile much. What they have to say to their partners is said in deadly earnest. It is not flirtation, but business. Yet they are not good women, far from it. No one could make the mistake of thinking that, whilst most would put them down without a moment's hesitation as foreign criminal women, women who live on the vice and crimes of others, a dangerous, unscrupulous crowd, who might all be certified for deportation without the slightest risk of injustice.

But the men, the men are even worse. It is impossible to fall into any error regarding them. Half the procurers of London, the bestial, loathsome traffickers in human flesh and blood, can be found there at one time or another. Their trade is written on their faces as though God's own curse were on their vileness, marking them, separating them for ever from decent men. One only regrets that their moral leprosy is not followed by the actual physical disease, for no other fate could be sufficiently horrible for them.

Beyond the procurers there are blackmailers, almost as loathsome and dangerous, human vampires, whose prey are the weak and foolish. A more effeminate class of villain these, more easily scared, perhaps, because the law in its owl-like wisdom treats their crime as the more serious one of the two. You will find forgers there also, and negotiators of stolen bonds, and many others of the same class, all the *élite* of London's foreign rascality, the specialists, the men who do the big safe things; but you will look in vain for the anarchist or the burglar, or any low criminal who uses physical force. These men work by their brains, and very clever evil brains they are.

They go to the club for recreation, to drink and to dance and to meet their brother criminals, all of which desires they can be sure of satisfying there.

Of course, they are not all criminals. There is a small proportion of almost respectable people, and a certain number, too, of people like yourself, who have gone in through curiosity or thirst. You will see a good many youngsters in evening dress, men who have come up from the 'Varsity for a spree, and are taking the opportunity of doing their best to get into the hands of the wily foreign blackmailer.

It is an amusing place to go to, that club, if you are in the mood to be amused, and a very deadly nauseating place if you are not in the mood. It is worth going to see. But if you go do not stay too long, do not give anyone your true name, do not take many drinks, and make no acquaintances, either male or female.

BULL'S EYES.

Some Unfounded Rumours:—
That the Peers are to be accorded a long "vacation."

.....

That the Unionist Party is rightly named.

.....

That Roumania should be pronounced "Row-mania."

.....

That the taximeter cabs run on "tick."

.....

That the presence of the Russian Squadron has kept visitors from Portsmouth.

.....

That France will give Morocco a "leathering."

.....

That the closing of the British Museum Reading Room has caused dismay among writers of original articles.

.....

That the new billiard stroke is called the "cradle" because it produces sleep.

.....

Describing the recent meeting of the Society of Authors, Mr. G. B. Shaw says, "On trying myself to count Mr. Zangwill alone, I reckoned him as six at the first time, and, by a great effort at concentration, as only three the second." What *is* G.B.S.'s drink?

Mr. Harris, the Sausage King, says the sausage "is not so simple a thing as it appears." Its simplicity is only skin-deep.

A man named Carosi stands motionless on a pedestal every night for four hours, in Paris. It is rumoured that he is an ex-policeman.

More Perverted Proverbs:—
Haste not, pant not.
The curly beard catches the most germs.
Importunity knocks often at every man's door.
Easy lies the man who wants a crown.
Its a long lane that has no tavern.

Professor Irving Fisher says that vegetarians have far more endurance than meat-eaters. They must have.

Even the mirror requires its "glass."
Even birds change their notes.
Even fish require scales.
Even a question often becomes perplexed.
Even razors are sometimes dull.
Even the chair gets "sat upon."
Even the screw-driver becomes a "bore."
Even the mouth is an organ.
Even the flower has its bed.
Even corn has ears.
Even the bureau wears drawers.
Even the window has a pane.
Even the powder puffs.
Even matches have light heads.
Even glue becomes stuck up.
Even the dish must have its fill.
Even the grate has "the flu."

In Tokio a tube railway is to be constructed 12 miles in length. It will be known as the "Tokey-Chokey."

When a medical man told a woman she must not give her baby corned beef to eat, she replied that he didn't like pork. We are disposed to award her a biscuit.

A bone in the leg of a lad at Lansing, Michigan, having decayed it was replaced by the bone of a dog. The tale of some wag, no doubt.

A tramp in the Rollesby district when offered work replied he hadn't done any for forty years, and was not going to begin now. What a crusted conservative. He would make a fine life peer.

Some Definitions:—
Conscience.—An excuse for doing wrong.
Crank.—Part of machinery; an opinionated man; both hard to turn.
Cruise.—A small bottle; a sailing to and fro; often connected.
Cuff.—A modern love tap.
Cushion.—Part of the modern athlete, worn on either shoulder.
Dairy.—A milk room—with running water.
Dam, Damn.—To shut up, or restrain; also to unburden.
Desperado.—A hero in a melodrama; a politician.
Doctor.—One who "docks" you.
Dough.—Something we knead.
Ear.—The upper end of corn.
Eccentric.—A genius; a philanthropist.
Fable.—The story you tell your wife.
Fail.—A profitable business device.
Falsehood.—A woman with a hat on.
Fast.—At home.

Old King Cole is not so merry. His prices are coming down.

The house fly has already made its appearance in town. The street fly on the other hand is almost extinct.

Oswestry Guardians spend eight quids per month on tobacco for workhouse inmates.

£200 a year is not a living wage for a clergyman, says the Bishop of Manchester. There is no reason, however, why he should not go in for addressing envelopes at home in his spare time.

A New York gentleman has agreed to pay a specialist £4,000 to re-shape the face of a baboon, and if this is successful he agrees to undergo a similar operation himself, for which he will pay another £6,000. If the idea is to effect an exchange, the figures ought surely to be reversed.

Mr. Sankey has been selected as the Vice-Chairman of the new London County Council. The other candidates are Moody.

Mr. St. John Brodrick is an alderman. Will the County Councillor have to wear a distinctive cap?

That strike was a novelty for Paris. It isn't always so easy to keep things dark there.

Everton are striving for the sweets of victory. They have beaten many teams, who couldn't play for toffee.

Doctor (to mother who has brought her daughter): "And no cereals whatever, Mrs. Smith."
Mrs. Smith: "Ah, I always said the reading of them tales was a-doing her no good."

Bishop Pearson says it is better to go through the streets in rags on Sunday than in fine clothing not paid for. Yes, that's all right for the street, but suppose the man in rags wants to go to church?

The public are warned that "many of the 1905 season rabbits are still on the market." It is the seasoning, we suppose, which prevents them from going off.

A young lady has written a book advocating a new industry—young men to go out as temporary husbands. But there is nothing new under the sun.

Mr. Walter Long has written an introduction to a new book on Ireland. The *Chronicle* mentions that "Mr. Long has, of course, been Irish Secretary." Why "of course?"

At Castleford 35 miners were fined for gambling. They were caught by two policemen, who dressed as miners and blacked their faces. Rather too bad to turn our policemen into blackguards.

We note a question in a morning paper which we venture to answer, "Which animal makes the best domestic pet?" We vote for the Husband, if fed regularly.

Another plea for the bachelor. Mr. Clement Shorter "cannot understand how people can enjoy hearing lectures." It certainly would be a clement act to make them Shorter.

Mr. H. Murray says, "Some men go through life catching butterflies, while others are catching motor-buses." Others are catching cold or catching it hot.

Mr. Ford Madox Hueffer, speaking of books, says "We are soothed by quotations." Evidently, *his* stocks and shares are all right.

Mr. C. Lord says that "locking up great Italian instruments in a museum is nothing short of a crime." Agreed. It is the great players who should have been locked up.

Harry Graham says "all great men—from Ben Jonson to the present time—have been good table talkers." And yet do we not often read of how the tables groaned—even in Jonson's day?

Lord Crewe says he has never yet met with the "smart set." Of course not—he is a member of the House of Lords.

Dr. Toogood has been lecturing in the City on "The Cause of the Children." Surely this is a thing people might be left to find out for themselves. All knowledge is good, but this is Toogood.

Miss Madeline O'Connor says, "Not songs, but love—and sometimes whisky—makes the world go round." Unless, of course, it is ————'s whisky. (Advertisement manager, please fill in!)

John Long has just published "The Man with the Amber Eyes." Awkward if he gets a fly in them!

Electricity is a Popular Cure.

WONDERFUL RESULTS OBTAINED.

A scientist of world-wide repute recently announced that he had discovered that electricity was the basis of life. He said that the motion of the heart was due, not to the heat, but to the electricity of the body.

These teachings have long ago passed the state of mere theory, and are the embodiment of experiments that are as astonishing as successful. It cannot be denied that when a patient quickly rallies under electrical treatment, whose disease or weakness had for years defied the most skilful efforts of the "medicine" doctor, that room for serious consideration of the old practices is evident. A still greater blessing is the permanency of these results. A cure from electricity is a cure for all time. Fill the body with electricity, and it will defy weakness and disease.

There is not the slightest need for anyone to suffer from any nervous or functional complaint. Why will you endure the agonies of Rheumatism by trying to cure it with medicine? If you have neglected to try electricity for your stomach, kidneys, liver, bowels, or bladder, you deprive your system of the most essential element of life. You allow your weakness to overwhelm you when you might be strong and hearty. Fill your nerves with electricity. Get back your strength in the only natural way, and shake off the old trouble.

The British Electric Institute have invented a body battery to supply patients with this vital electricity, and it is having wonderful success in treating cases where vitality is needed. They contend that no matter how caused, where vital energy has been lost and the body generally is in fair, physical condition, natural strength can be restored. It is grand to be strong, to enjoy life, to be full of energy, animation, and magnetism, the elements which constitute perfect health. A call at the offices of The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C., will give you a chance to test the "Ajax" Battery free. Send for our illustrated free book if you cannot call.—[Advt.]

£20 to £5,000

CASH ADVANCED PRIVATELY.

WITHOUT SURETY FOR ANY PERIOD.

On approved note of hand in town or country. No preliminary fees. Terms to suit client's convenience. No publicity, delay, or routine.

WILLIAM STANLEY & CO.,
97, Cannon Street, London, E.C. (Opposite Cannon Street Station)
'Phone: 7264 Wall.
No connection with any other firm of same name in London.

HALF MAKER'S PRICES ARE WHAT I CHARGE.

Before ordering a cycle, get a quotation from me—the stupendous reductions I make will astound you. I offer you the pick of the market, giving you greater value for less money than anyone else.
I sell ALL the leading Coventry makes—ROVERS, COVENTRY-CHALLENGE, TRIUMPHS, PREMIERS, HUMBERS, PROGRESS, CENTAURS, SWIFTS and SINGERS, on Easy Terms, at Pounds below Makers' and Agents' Prices. RUDGE-WHITWORTHS as low as £26. Motor Cycles at cut prices. See my Lists before you buy.
A HIGH GRADE COVENTRY-MADE CYCLE, for £3 19s. Cash or 3s. Monthly. Machines on approval.
12 years' guarantee.
Edwd. O'Brien, Ltd.
WRITE FOR FREE LISTS TO-DAY
The World's Largest Cycle Dealer, Dept. J. 4, Coventry.

MONEY ARTICLES MADE CLEAR.

STOCK EXCHANGE JARGON

All Technicalities fully explained in the new
DICTIONARY of STOCK EXCHANGE TERMS.
POST FREE for 3d. stamps of
HALFORD & CO., Palmerston House, London, E.C.

RUPTURE BOOK FREE

Home Method That Restores in the Most Severe Cases.

Welcome Advice from a Well-Known London Specialist.

A prominent specialist in the cure of rupture has written a book on the subject, and tells how any sufferer can cure himself at home at slight expense. And the best of it is that he has published this book for free distribution. Printing is, nowadays, such a rapid art that it doesn't cost a great deal to get out a neat book and give it away. The book is written by W. S. Rice, and by merely filling in the coupon below he will post you a copy free of all cost. The portrait shown herewith is that of Mr. A. Robinson, 117, Capworth Street, Leyton, Essex, who was cured of a severe navel rupture at the age of 60 years by the Rice Method. The contention is made that rupture can be cured without operation, pain, danger, or loss of time by this method.

Readers are requested to write at once for this free book. No matter if you are wearing some kind of a truss that affords some relief, send at once and learn all about the new home cure which is clearly explained and fully illustrated, and if you know others who are ruptured ask them to write. It contains advice that may save your life. If you write at once before this free offer is withdrawn, he will also send a **FREE TEST** of the treatment which has cured thousands of ruptures.

Do not send any money, simply fill out the coupon below and post it to us. Do not neglect this important matter a single day or continue to be tortured any longer by cheap ready-made trusses.

FREE TEST COUPON.

Mark on a diagram the location of the rupture, answer the following questions, then cut out and post this coupon to WM. S. RICE, R.S., Ltd., (B 419), 8 & 9, Steelcutter Street, London, E.C.

Age .....

Time Ruptured? .....

Does your Rupture pain? .....

Do you wear a truss? .....

Name .....

Address .....

.....

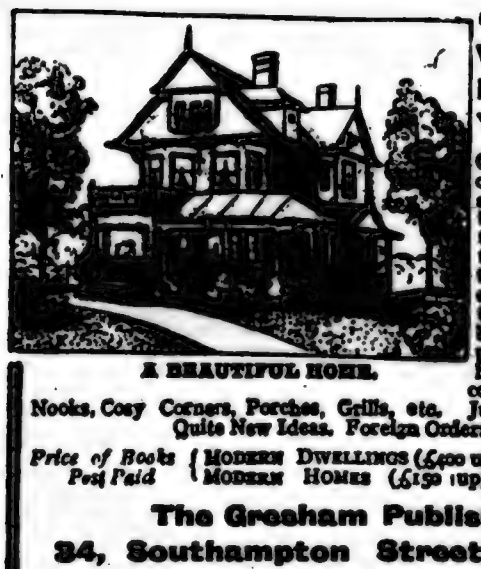
ZOX

DRIVES AWAY PAIN

NEURALGIA, TOOTHACHE, HEADACHE, TIC, ARE CURED BY ZOX—THE SAFE CURE.

Have you nervous pain.—Neuralgia, Headache, Toothache? Its cure is ZOX, and the time taken—minutes. You prove this on our free offer. Send stamped addressed envelope, and we will send you two powders FREE. You get to know the value of this harmless remedy at our expense.—*Mention "John Bull."*

Of all Chemists, at 1/- & 2/6 per box, or post free from The ZOX Co., 11, Hatton Garden, London, E.C.



A BEAUTIFUL HOME.

WHAT KIND OF HOUSE WOULD YOU BUILD?

Our Two Books of hundreds of standard designs, plans, and interiors will answer this in illustrations. A Repository of the latest building thoughts. You should have these books whether you expect to build or not, as they will awaken ideas never before imagined possible in plans and decorations of the home—new or old. The books contain Artistic Interiors, Nooks, Cosy Corners, Porches, Grills, etc. Just Imported from America. Quite New Ideas. Foreign Orders postage extra.

Price of Books Post Paid { MODERN DWELLINGS (£400 up)... 6/3 } Both MODERN HOMES (£150 up) ... 4/3 } Books **8/6**

The Gresham Publishing Co.,

24, Southampton Street, Strand, W.C.

JOHN BULL'S LETTER BAG.

[JOHN BULL *replies to some of his numerous correspondents.*]

"EARL TOSTI" sends us a photograph of a very noble bulldog to improve the breed of the one on our cover. He thinks ours is "Horrybull." What is the fee?

J. F. (Manchester) is not a betting man, and he wants to know how he can stop the Midland Publishing Company (21, Lonsdale Road, Harborne) from sending him betting circulars, which cause unpleasantness when the wrong persons open them. He can write "refused" outside the envelopes, and hand them back to the postman.

H. J. W. F. (Dunstable) scoffs at an advertisement of a "magnificent mother-of-pearl necklet from Bethlehem" offered at 3s. 6d. It certainly does sound rather cheap. He wants us to "keep the adverts. down a bit" as he thinks we "are getting a bit too thick with them on every page." But it is just the advertisements which enable us to pay so many expensive contributors. If people only knew what Jim Crow's travels in the Sunny South have cost us! H. J. W. F. winds up, "Don't think much of Dooley. Give Herbert a chance." Many readers do like Dooley, however, and we *are* giving the other chap a chance.

R. S. (Elthorne) has been doing a bit of detective work on his own. He noticed the usual advertisements of the lady's maid (Miss Andrews, The Gables, Ealing Dean) who offers diamond and ruby rings for 2s. 6d. the pair, and the lady (Mrs. Hurst, 63, Adelaide Road, West Ealing) who offers a wedding-ring and keeper for 3s. He found that "The Gables" and 63, Adelaide Road were identical, and that the tenant's name was Wm. George Thatcher. Does anyone know anything about him?

H. K. B. (River Niger, West Africa).—You shall certainly have a "Witty-Cur" when you return. It is a splendid prophylactic against malaria, blackwater fever, and the bite of the deadly tsetse fly.

M. P. S. (Tottenham Court Road).—The Brahmo Watch Company are very clever at securing people's signatures. Sorry you think us too Radical. We aren't really.

W. A. G. (Walsall).—Your initials are appropriate, but we have not "a corkscrew step," nor is Mrs. Bull an "'orrid shrew." But you are right in saying that when she opens the door for us at night we are "the latest 'Bull-let-in.'" If you jest like that again, we may let out, so beware.

"SATISFIED READER" (Bolton) claims a biscuit for a juryman and a doctor. The juryman asked "if the woman was so seriously ill with kidney disease that she might die any day and yet go about her work as usual and say nothing." The doctor replied, "Quite possible." If we had known their names, they should certainly have had biscuits.

W. B. (Southend).—Railway Companies must be allowed to forfeit season-tickets in certain circumstances, but as a matter of fact they rarely do so. Your suggestion is scarcely worth a biscuit, much less a dollar.

BULLY (Manchester) should be more respectful. He calls us a "bouncing filibuster," and suggests we should have a Harmsworth encyclopædia rammed down our throat. What have we done or left undone? Anyhow he likes our paper and kindly gave a copy to a poor fellow who found the bookstall had sold out. Quite the good Samaritan.

LOIDIS (Leeds) was "very much amused" by Jim Crow's pulverisation of Jack Milton. Amused, indeed! Loidis appears to be a bit of a poet himself, judging by an effusion he sends about Major Powell-Cotton, the wild beast, and the copy of *Punch*:—

"In this great and wealthy city,
There's a paper very witty,
Full of funny little stories,
And with pictures in galore;
But its uses are far stranger
(That is, should you be in danger)
For the bold and gallant traveller
Far away from England's shore.
If you're feeling rather bluey
After parting from your Louey,
Just peruse this precious journal,
(By the way, they call it *Punch*)—
But if a tiger should surprise you,
With a strong wish to demise you,
It will shield you like steel armour,
And rob pussy of his lunch."

Capital! What price Jack Milton the noo?

E. M. S. (Essex) complains that the curate of his parish does not receive a living wage. We can't help that. Curates should form a Trade Union.

R. E. T. (Stowmarket).—Do not send any money to the National Home Employment Association (Albemarle Works, Hounslow).

P. W. M. (Streatham) likes us, but says we are no theologian. "Not acause you ain't no scollard," sezee, "but acause you ain't been traind. Nor as Jim Crow. But as I carnt find in my Witty-Cur's Almanack what a theolojian is, I wish to ask you the question." Well, we have asked Mr. Crow, and he says theologians are of two kinds: the orthodox, who share our views, and the heterodox, who don't.

N. R. (Poplar).—The Bishop of Stepney's language was no doubt rhetorical or allegorical.

H. G. (Turin, Italy) says: "I am certain you don't know Madame Patti's nature, or you would think different of her generosity. You must know that Madame Patti all through her long and brilliant career never sang for honour, love, or glory, but only for hard cash, and never helped anybody in distress in her life. She never sang for charities unless she was absolutely forced to do so. In 1883 she was singing in London at the Covent Garden. She was then in the zenith of her glory. At the time a great flood happened in the North of Italy, leaving 10,000 of her compatriots homeless." She refused to give a concert on their behalf, so H. G. and his friends attended the opera "with whistles, keys, sticks, and gave her such a reception that she never will forget it." Too bad!

J. A. B. (Battersea) is disgusted with Progressives and Moderates alike. He supposes he must belong to some party, and asks our advice. We really must hurry up with that JOHN BULL League.

F. N. asks us not to ridicule Women's Suffrage, but surely the Suffragettes have done that themselves already. F. N. bids us "be brave, be great, be noble." We are, we are, we are.

J. W. (Berwick-on-Tweed) finds a difficulty in obtaining Mr. Crosland's *New Review*. He should write direct to the office, 6, Surrey Street, Strand, W.C.

M. J. L. (Kentish Town) went on a walking tour last year, and left our first number in a public house at Rickmansworth. He returned there the other day and found everybody reading us. That does not surprise us. Our motto is "Once read, always read."

C. L. E. (Brighton) addresses us as "the Editor of the *Daily Mail*." We did think we had a right to expect common civility from our readers. C. L. E. wants to know if Mr. Campbell believes in reincarnation. We don't know, and we don't care.

T. P. (Hitchin) writes:—Jim Crow was not incorrect as to the legend that the Devil feared to come into Cornwall, but in the statement that there are no places named after his Satanic Majesty in the Delectable Duchy. I therefore send you a few names still in existence and familiar to me in my boyhood. The following extract from Robert Hunt's "Romances of the West of England" will explain the bit of confusion: "It is curious to find one tradition directly contradicting another. We are told, on the one hand, that the Devil never came into Cornwall because that when at Torpoint he observed that everything, vegetable or animal, was put by the Cornish people into a pie. He saw and heard of fishy pie, star-gazy pie, conger pie, parsley pie, herby pie, lammy pie, piggy pie, and pies without number. Therefore, fearing they might take a fancy to 'Devily pie,' he took himself back into Devonshire. On the other hand we find amidst the rocks of the shore and the hills, numerous devil's coits, devil's footsteps, devil's bellows, devil's frying pans, devil's ovens, and devil's caves in abundance."

L. D. (Forest Gate).—Never mind how the watch companies get your signature, so long as they don't get your money. Cheer up.

"FAIR PLAY" (Lewisham).—It sounds extortionate, but did you sign an agreement; and, if so, why? We are afraid the Male Nurses' (Temperance) Co-operation, Limited, 10, Thayer-Street, W., will have their pound of flesh out of you.

"HAWKE" (City) has tried some stuff called Peps, which professes to enable you to "breathe the healing and soothing pine-essences." He says the puzzle is to find any pine-essence in it. No wonder he repines.

G. N. B. (St. Ives) wants to know why the worst vagabonds often live longest. We suppose it is in order that they may have a better chance of reformation.

S. H. (Shepherd's Bush) tried to get us a new reader, but was told we were vulgar and blasphemous. Behold how even the best of men may be misunderstood.

J. S. H. (Swansea).—The "Anti-Collæmic Radical Cure," advocated by the Modern Medical Publishing Company, 57 and 58, Chancery Lane, W.C., sounds like an impudent form of quackery.

F. D. L. (Luton).—Lord Northcliffe's young men have had enough biscuits. We must not give them indigestion. Besides, Colonel Brocklehurst might have been a widower.

"R." (Sutton) and F. J. L. (Newark).—At the request of Lord Northcliffe's medical attendant, we are refraining from giving him any more biscuits at present.

J. B. (Westminster) lent his JOHN BULL to a sick friend—suffering from rheumatism—and it cured him! Of course it did. It is equally good for fainting fits, baldness, loss of memory, pains in the head, dizziness, and other infantile ailments.

MR. M. F. KING (secretary to the Barmaids' Defence Association) writes us a long letter of approval of our recent article on the Barmaid question. Mr. King rightly says that it has always been considered that in this country "one has the right to live by honest means, no matter what party be in power." We will do our best to maintain that fundamental principle. All barmaids and waitresses should join the Association.

MANY READERS write congratulating us upon our public vindication in connection with the recent case of Fowler v. Bottomley. We thank them.

"HAMMERLESS" (Crewe).—All names appearing on our sporting page are those of responsible firms.

Drink and Enjoy

LIPTON'S TEA

The Finest the World can Produce.

Tea Merchants

GOLD MEDAL, PARIS.

GOLD MEDAL, ST. LOUIS.

By Special Appointment.

BUY FROM THE GROWERS.
NO MIDDLEMEN'S PROFITS.
NO QUALITY EQUAL TO LIPTON'S.

Direct from the Tea Gardens to the Teapot.

Sole Proprietors of some of the most famous Tea, Coffee and Cocoa Estates in Ceylon, covering several thousands of acres.

LIPTON, Ltd.,

CHIEF OFFICES:

City Rd., London, E.C.

BRANCHES AND AGENCIES EVERYWHERE.

LIPTON'S TEAS

THE

LARGEST SALE IN THE WORLD.

BUCHANAN'S

"BLACK

&

WHITE"

THE WHISKY OF WORLD WIDE REPUTE

BIRKBECK BANK.

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary.

THE RELIANCE TRADERS' ASSOCIATION

(COPYRIGHT REGISTERED 1886).

93 & 94, Chancery Lane, London, W.C.

SECRETARY - H. P. DOWERS.

THERE IS NO ENTRANCE FEE OR SUBSCRIPTION, and the RELIANCE TRADERS' ASSOCIATION differs from all other Mercantile Associations. Send for Prospectus and judge for yourself.

Negotiates the Purchase and Sale of Businesses of Every Description.
Arranges Advances on Real and Personal Property at the Lowest Possible Interest. Also Sales of, and Loans on Reversions, Legacies, Life Interests, &c.

12/6

It's to your advantage to know H. SAMUEL.

On receipt of your postcard request he will send you free his

BIG BARGAIN BOOK

of Watches, Clocks, Silverware, Electroplate, Cutlery, &c.

Avoid Retailers' Profits! Save Half !! Send for Book To-Day.

H. SAMUEL, 180, MARKET STREET, MANCHESTER. 176, STRAND.

5/6

Solid Gold, 6 Diamonds and 3 Rubies or Sapphires.

Solid Gold, 6 Diamonds and Ruby or Sapphire.

M. A. R. (Wood Green) felicitates us upon our Saturday Closing Bill. M. A. R. points out that this means sanctifying the real Seventh Day. Of course it does—that was one of our objects.

Miss Margaretta Hicks is angry with us for our recent references to her lecture in favour of the State taking charge of the children. Whilst pleased to think that she is a person of sufficient importance to have warranted editorial notice, she thinks she must have "hurt some interest of the class who pay us for jeering," and also "that the argument of the lecture must have been fairly logical or we should not have needed to resort to despicable personalities." And the good lady concludes by saying that "she shall certainly give more lectures on the same subject." We are extremely sorry if we have hurt her feelings—but what *can* she know about babies?

"Reader" (Hackney).—We are glad to be of assistance to respectable insurance agents. As regards backing horses, the fact that people sometimes win does not affect the stupidity of the habit. That, however, is entirely a matter for everyone's own judgment.

J. C. (Plaistow) buys our paper every week, and says his landlady prefers it to her husband. Does J. C. read it to her during that gentleman's absence?

N. F. A. R. (London).—We have frequently warned our readers against the Mint Publishing Company and its allied undertakings. Peppermint would be a good description of their methods.

T. B. (Scarborough).—Thanks for letter. We tried the rat poison on Jim Crow, but he thrived upon it. No, we are neither brewers nor publicans—simply sinners. The other points you mention have already been dealt with in various ways.

T. M. (Blackpool) sends us particulars of a hard case at Manchester—where the St. Giles Guardians dismissed one of their officials for marrying without permission, notwithstanding that his explanation was that his wife had practically left him at the church door and gone to live miles away. It does seem rather hard lines.

H. V. D. (Hampstead) sends us a money-lender's circular from John Weston and Co., of 30, Duke-street, Piccadilly, about which he is suspicious. Has he ever heard of H. T. Pockett, who used to trade as Gerald Chesney? Let him be careful of his own pocket.

H. W. C. (Liverpool) and others draw our attention to one of those Irish Church lotteries. They cannot understand why the police do not interfere. Batches of coupons have been recently addressed to "The Junior Clerk," or "The Timekeeper," care of important firms. We understand that although the Lottery Act applies to Ireland, proceedings are never taken when religious bodies are the delinquents. Another injustice?

H. R. P. (Shifnal) criticises our criticism of that Heaven and Hell football cartoon. He points out that everything may come right in the second half, as the Heavenly team will then "defend the Hell goal, and kick towards Heaven." He does not, however, take into account the fact that when they are fresh in the first half Hell will probably have scored a few goals, whilst surely the idea of a team from Heaven defending the Hell goal was not in the artist's mind? It is not suggestive of honest sportsmanship, and we foresee considerable trouble from the crowd.

H. V. D. (Merthyr).—We have upon several occasions warned correspondents against Harvey Taylor and Co., "Medical and Dental Electricians," of 61, City Road, E.C., who offer employment in peddling electric mouth lamps in return for a deposit of from 2 to 4 guineas and the purchase of lamps. We have described their mouth lamps as "pocket lamps."

J. H. (Willesden Junction).—Have nothing to do with the "London Conservatoire of Music," Tower House, St. Luke's Road, Westbourne Park, or its proprietor, Mr. Lansdowne Cottell.

T. H. (Glasgow) and many others have written us regarding the respective capacities for speed of Pitman's and Sloan-Duployan shorthand. The subject is too large a one to be adequately dealt with here, but there is no doubt that Sloan writers do attain a high speed. The veracity of Pitman's speed certificates has been attacked, the method of appointment of the examining committees coming in for comment, but we confess it is difficult to see how the present system could be altered.

T. R. P. (London, N.E.) and "Duped" (Hanley).—Avoid "F. Paynter and Co," 78, Mysore Road, Clapham Junction. This "home-work" swindling concern was established by Thomas Paynter, who was charged in connection with it, but absconded while on bail. Since then, the old game has been carried on by his brother. Nor are we favourably impressed with the "30s.—weekly—spare time employment offered to either sex (who can write)"—"Manager, Glendower, Torquay," looks like an alias of the notorious Truscott and Co. of that town.

"Victimised" (Peckham) sends another complaint re "Collingwood's Mercantile Directory." You pay your money, sign a form, and hear nothing for a year, when another representative of the firm turns up smiling with a proof for "the new directory." He produces the old order, and requests payment again. You decline. He threatens the law, but sends round the "head manager" instead, who, finding he can get no money, asks you to sign a form cancelling the insertion. If you do, next year the old game re-commences on the strength of "the fresh order."

(We regret we are obliged to hold over a large number of replies.)

RACING NOTES.

By W. Lotinga.
["Larry Lynx" of "The People."]

"Hands."
Some horses "run" for Maher when they will not go for other jockeys.

Four Places.
On French racecourses the numbers of the first four horses are always hoisted.

The Limestone Soil.
Over seventy high-class thoroughbred stallions are now standing in Ireland.

Very late Declaration.
In colonial racing they have what is termed a "final" acceptance. It saves owners and backers money.

A Rarity.
An action is pending over the racehorse Blue Streak, his owner, who leased him, claiming the return of the horse or his agreed value.

Keen.
Nearly all the lightweight kids are mad on billiards; some of them can hardly see on to the table.

Jockeys are Superstitious.
Wheatley vows that he never has any luck unless Mr. F. C. Parker is at the meeting.

"Liberalism."
The aristocrat is a "sportsman"—for doing what, for the workman, is a crime (English law).

A Crowded Profession.
There are 224 trainers licensed by the Jockey Club—and, it is jocularly said, almost as many trainers as horses.

"Over (?) the Odds."
When bookmakers offer 6 to 4 the field with about twenty-five runners under the gate they cynically cry "Who's the lucky (?) man!"

Fourpence plain, Sixpence coloured.
At Northern and Midland race meetings backers have the option of buying a card at fourpence or a book-sheet official programme at 6d.

The "Recompense" Stakes.
There is a suggestion of a non-classic handicap or plate for three-year-olds omitted from the entry for the classic races.

Different Reasons.
The fact that so many trainers are so successful in exhibiting prize cattle has no connection with the equally "fat" condition in which some of their Lincoln horses competed.

The Winter Bogey.
It is a wonder that the entries for the better-class maiden hurdle races were as good as they were seeing that one trainer after another remarked upon the futility of his entering anything "to meet Roseate Dawn," who, after all, never ran.

"John Bull."
Can any of my readers tell, or discover, for me whether the thoroughbred named "John Bull" of some years ago still is, or is not, alive, and who owns him now or did so at the time of his death?

Racing Pays the Dividend.
There are nearly 120 days' racing on the S.W.R. system alone.

Are They "On the Slate"?
Some members, it is noticeable, stick to the members' lawn, and do not trouble to go into Tattersall's? Why?

Where are the Police?
We still see the three-card trick in vogue en route between stations and racecourses, which metropolitan executives should note.

Pinched Rates.
Is it true that we can never get a price on the rails, and that most backers only go there as a necessity to bet in heavy money?

A Strange Fact.
As somewhat of an anomaly, there are now nearly three times as many horses in training as fifty years ago, and yet only one-third the number of racecourses.

Our "Free" Country.
Policemen now have more power in dealing with those terrible sinners (?) betting men than with burglars or wife-beaters.

"Making" Racegoers.
None of us have anything like as much interest in racing when away from it as when on a course. And yet the new Betting Act is conducive to driving more people—who WOULD otherwise attend to their business—to the meetings.

Governed by what Happens.
The prices at which horses are bought-in in selling race auctions is not always a criterion of their actual worth. There are wheels within wheels, and so many influences and circumstances govern everything.

The South African Crack.
Rothiemay, a four-year-old by Wolf's Crag—Clog Dance, standing only 14.2, is winning all the big races at the Durban meetings, ridden by Yarnell, erstwhile the jockey for Elsey's stable.

Would Suit Lincolnshire.
It is suggested that the N.H. Committee should introduce yeomanry races at meetings in counties where such regiments exist. This would be great encouragement to those who breed—or especially ride—their own horses.

TOPPING & SPINDLER,
Flushing, Holland.

The OLDEST ESTABLISHED & MOST EXTENSIVE FIRM OF TURF COMMISSION AGENTS in the WORLD.
City and Suburban Handicap. Chester Cup. Kempton Park Jubilee Stakes. The Derby, &c.
Double and Treble Events, S.P., and Accumulatives at S.P.,
NO COMMISSION on Small Investments at S.P.
The Continental Sportsman, containing latest market movements as above, also Year Book and Ready Reckoner, sent free on receipt of Foreign Post Card containing name and address.
ALL LETTERS TO BE ADDRESSED—
TOPPING & SPINDLER, FLUSHING, HOLLAND.
Postage 2½d. Post Cards 1d.

Now Ready.

The most vivid racehorse portraits ever produced.

MINTAGON (C. TRIGG Up.)
POLYMELUS (D. MAHER Up.)

the respective popular winners of the

Cesarewitch and Cambridgeshire.

Each photo bears the jockey's autograph and is a reproduction in facsimile colours equal to hand-colouring.

A Signed Portrait of

"LARRY LYNX"

The writer of these notes is added

POST FREE, 6d.,

From the Publisher, "John Bull,"
4, Red Lion Court, Fleet St., E.C.

Money Speaks.

It is extraordinary how anything in big races for which everybody in the clubs is tumbling over each other to get on ten minutes before its decision wins nine times out of ten—even if it is an outsider. Is it prescience, or luck?

Advisable.

Only one five-furlong race is allowed in each day's programme in Australia, where, besides Flemington, Caulfield, and the Williamstown racecourses, there are five other tracks within a short radius of Melbourne.

A One-Sided Bugbear.

Racecourse shares are naturally just now at a low ebb, for not alone are Stock Exchange and other business matters dull, but their profits are limited by the authorities, while there is no limit to the interference of others for their suppression or destruction.

Englishmen Abroad.

Macksey, the trainer, who was formerly at Epsom, and has been training at Buenos Ayres, is just home again. The only other English trainer there is J. Brett, of Bendigo fame, who was formerly head lad to the late Robert Peck. R. Platt, who came here from the Colonies, is now also at Buenos Ayres.

A Sensible Broad Mind.

The Rev. J. Light (the Vicar of Marlow) speaking at a recent dinner, had the courage to say that he had always found sportsmen the best of good fellows, and he related an incident that Canon Portal and he himself were formerly the respective vicars of training centres—Lambourn and Kingsclere—which sheltered the rival favourites for the Derby. They were both justifiably enthusiastic in their partisanship, and were none the worse for their interests centred in the race.

Costly Headquarters.

Some owners and some fashionable trainers have to be at Newmarket, but otherwise the prevalent opinion is that with all expenses attaching to a training stable, always high enough, anything costing a bob anywhere else is two at Newmarket. Ask one or two provincial trainers who went there and were glad to get away again!

Times Change.

One speaks of the Albert Club—which may not long continue to exist—as though it were possible to bet there to an unlimited extent, whereas the fact is that nowadays it really becomes a difficulty for any pretty 'cute man to invest even £50 on an ordinary small race. It might be said that the major part of the speculation there nowadays is upon future events, for in the ordinary daily dealings most of the leading layers bar particular stables, and some won't bet at all on selling plates, so that the trouble, all in all, is to execute any commission. I fear that the days of Fleet Street as a big betting centre are over. The Beaufort now does all the "business," so the Reformed Albert may wisely talk of migrating up West.

Needs Improvement.

Having regard to the vast importance attaching to the hoisting of the numbers, especially for cash bettors on the course who immediately pay or receive over them, there is no gainsaying that our present methods are excessively loose. Frequently corrections are made, and too much is left to guesswork, or to the men employed at the number-boards. This is particularly so in reference to the calling of "all right," which is done in varying ways—frequently by the waving of a flag, hand, or handkerchief, or more often by the mere cry of "All right." A "sharp" gang might very easily cause the "all right" to be shouted, or a duplicate flag to be waved, and in the moment or two before the fraud was detected plenty of money could have been scooped in through bookmakers paying out over it. Truly, seeing what vast amounts depend on these simple matters, we are very very lax.

The all-important question of the relations between layer and backer is ever with us. But for the possibility of "having a bit on," the public interest in the horse-racing world would be insignificant, and the need for a business-like system to which the sporting public may pin their faith is very evident. The well-known Turf Accountant, Mr. Daniel M. Gant, member of Tattersall's, has built up an enormous business as the result of giving really satisfactory treatment to backers. An important feature of his system is the "No-Limit" principle. If the horse backed wins at 100 to 1 the full odds are paid. The fairness of Mr. Gant's method is everywhere recognised, and is vouched for by investigations which have been made by the sporting Press. One other point may be alluded to, and that is the trouble Mr. Gant takes to keep his clients' business absolutely private. Those who appreciate this combination of the three cardinal virtues of a Turf Accountant — "Fairness," "Privacy," and "No-Limit"—should write to 25, Conduit Street, London.

ESTABLISHED 1862.

JAMES WEBSTER,

MIDDELBURG, HOLLAND.

GREAT METROPOLITAN, CITY AND SUBURBAN, DERBY, Etc. THE TURF CHRONICLE, sent free on receipt of address. Double and Treble Events.

NO COMMISSION CHARGED on Starting Price Investments.

Bankers:— England—London and Westminster Bank, London. Scotland—Bank of Scotland, Glasgow. Ireland—Bank of Ireland, Dublin.

Postage 2½d. Postcards 1d.

ESTABLISHED IN 1848.

ROBERT MASTERS, CROOK AND CO.

FLUSHING, HOLLAND.

Our Pocket Book for 1907 is now ready, and will be forwarded free on receipt of address.

CHARLES LEVY,

28, REGENT ST., S.W.

Telegraphic Address: "Forejudge, London."

Telephones:

3615 Gerrard, 4190 Central.

Telegraphic Address: "Irishman, London."

Telephone: No. 5072 Gerrard.

E. C. IRISH,

7, ARGYLL STREET, W

W. G. MORTIMER,

51, LEXINGTON STREET,

REGENT STREET, W.

Best Terms. Particulars Free.

Established 1876.

W. H. SAUNDERS

Telegraphic Address is

"Plastering, London."

TRACE AND PERCY,

15, JERMYN ST., LONDON, S.W.

Every description of business undertaken. Advantageous terms post free on Application.

"LARRY LYNX," in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

A. HEATHORN,

(Member of Tattersall's),

51, WARWICK STREET, REGENT STREET, W.

And FLUSHING, HOLLAND.

Business by correspondence only.

Terms for 1907 on receipt of address.

THOMAS HENRY DEY,

TURF COMMISSION AGENT,

MIDDELBURG, HOLLAND.

The most advantageous Terms of any responsible Bookmaker in the World.

Full particulars, price list, ready reckoner, and book of rules gratis and post free on application.

SIR JOHN BENNETT, LTD.

65, CHEAPSIDE, LONDON, E.C.

By Special Appointment to
Her late Majesty Queen Victoria,
Foreign Governments, &c.

£15

BENNETT'S
Silver Keyless Minute Chronograph. Perfectly Accurate as a Timekeeper. This Watch registers the Minutes, Seconds, and Fifths of a Second. From £5, ditto in Gold, from £15.

£21

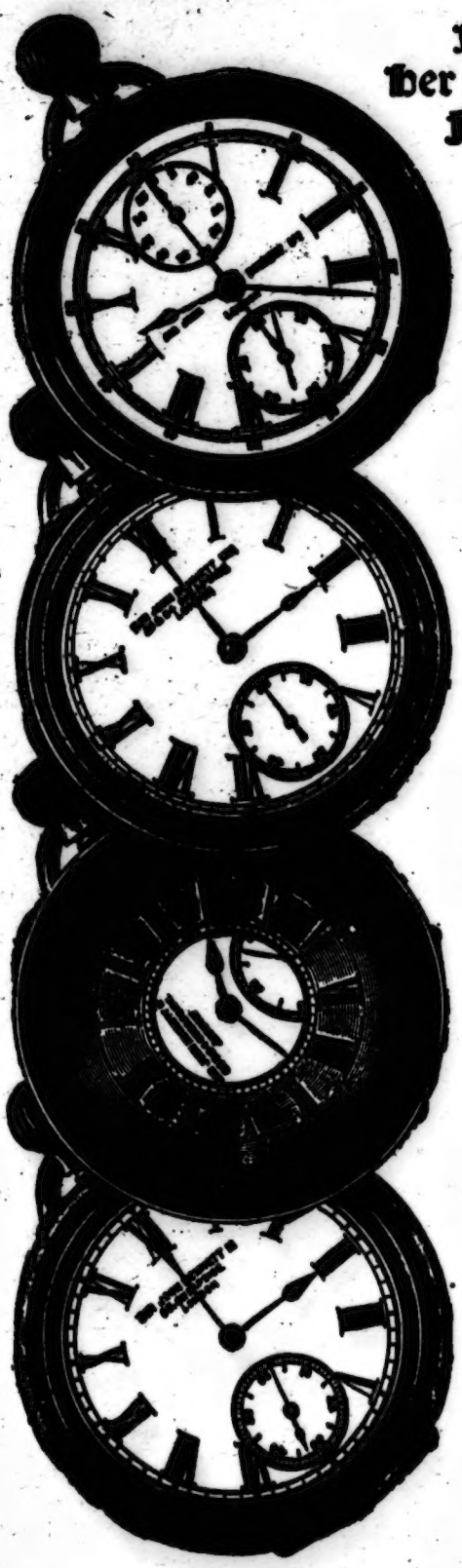
BENNETT'S
"Colonial" 3-plate English Half-Chronometer. Fully Jewelled in Rubies, Chronometer Balance, 18-Carat Gold Extra Strong Case. Crystal Glass, £21.
Ditto in Silver, £10.

£25

BENNETT'S
"Standard" 3-plate English Keyless Half-Chronometer. Jewelled throughout in Rubies, Breguet Hair Spring. In Gold £25; in Silver, £15.

£5

BENNETT'S
"Cheapside" Silver Keyless 3-plate English Lever, Jewelled in 13 Actions, Chronometer Balance, Air, Damp and Dust Tight.
£5, ditto in Gold, £15.



BENNETT'S WATCHES
ARE GUARANTEED.

BENNETT'S CLOCKS
FINEST STOCK IN LONDON.

BENNETT'S JEWELLERY
OF EVERY DESCRIPTION.

BENNETT'S WATCHES
ARE WORLD FAMED.

GRADUAL PAYMENT SYSTEM by MONTHLY INSTALMENTS.

Illustrated Catalogues and full Particulars will be given or sent on application.

NOW READY.

Highest & Lowest Prices

THE UNIVERSAL INVESTMENT TABLES 1907

NOW READY.

For Seventeen Years.

The Recognised Book of Reference
FOR ALL HOLDERS OF STOCKS AND SHARES.

Specimen Page.

FOREIGN RAILWAY STOCKS AND BONDS.

MEXICAN RAILWAY COMPANY, LIMITED.

Registered, 1864, as the Imperial Mexican Railway Company, Limited. *Miles Operated*, 321. *Capital*, including loans, *Issued*, December 31, 1906, £7,820,780. *Transferable* by deed (common form), in multiples of £10. Fee, 2s. 6d. *Accounts* made up to June 30 and December 31, and submitted in November and May. *Voting Powers:* One vote for each £400 Ordinary or Preference Stock. Holders of less than £400 may combine and appoint a Shareholder to vote. *Directors' Qualification:* £2,000 Stock. *Chairman*, Marlborough R. Pryor. *Secretary*, John T. Denniston, F.C.I.S. *Offices*, 6, Broad Street Place, Blomfield Street, E.C.

ORDINARY SHARE CAPITAL STOCK.

Amount, December 31, 1906, £2,254,720. *Dividends due*, May and November.

"X" Stock: Speculative Value = 67.

Year.	Highest Price.	Lowest Price.	Average Price of year.	Dividend p.c. per an.	Income p.c. at av. price of year. £ s. d.
1906 ...	51 ...	22¼ ...	36⅝ ...	Nil i ...	—
1905 ...	29½ ...	13¼ ...	24⅝ ...	Nil ...	Nil
1904 ...	30 ...	14½ ...	22¼ ...	Nil ...	Nil
1903 ...	21¾ ...	14¾ ...	18¼ ...	Nil ...	Nil
1902 ...	20⅝ ...	14¾ ...	17⅝ ...	Nil ...	Nil
1901 ...	20¾ ...	14¾ ...	17¼ ...	Nil ...	Nil
1900 ...	21¼ ...	16¾ ...	19 ...	Nil ...	Nil
1899 ...	25¼ ...	16½ ...	20⅞ ...	Nil ...	Nil
1898 ...	25¼ ...	16 ...	20⅝ ...	Nil ...	Nil
1897 ...	24½ ...	16½ ...	20¼ ...	Nil ...	Nil
1896 ...	22½ ...	15 ...	18¾	£0 13 11*	3 14 3
1895 ...	27 ...	13¾ ...	20⅜ ...	Nil ...	Nil
1894 ...	20¾ ...	12½ ...	16⅝ ...	Nil ...	Nil
1893 ...	25 ...	10½ ...	17¾	£0 10 0*	2 16 4
1892 ...	34 ...	20½ ...	27¾ ...	Nil ...	Nil
1891 ...	52½ ...	27½ ...	40 ...	¾ ...	1 17 6
1890 ...	67½ ...	32 ...	49¼ ...	1⅜ ...	3 0 4

* From amounts received on settlement of Government traffic accounts.

1st PREFERENCE 8%† SHARE CAPITAL STOCK.

Amount, December 31, 1906, £2,554,100. *Dividends due*, May and November.

"C" Stock: Real Value on Average Dividend = 100.

Year.	Highest Price.	Lowest Price.	Average Price of year.	Dividend p.c. per an.	Income p.c. at av. price of year. £ s. d.
1906 ...	145½ ...	119 ...	132¼ ...	4i ...	—
1905 ...	122 ...	103½ ...	112¾ ...	6⅓ ...	5 9 9
1904 ...	111 ...	61 ...	86 ...	5½ ...	6 7 11
1903 ...	79 ...	60½ ...	69¾ ...	3⅛ ...	4 9 7
1902 ...	83½ ...	58⅜ ...	71 ...	2⅓ ...	3 1 8
1901 ...	81 ...	61 ...	71 ...	1½ ...	2 2 3
1900 ...	89 ...	73½ ...	81¼ ...	3⅓ ...	3 15 5
1899 ...	96½ ...	71 ...	83¾ ...	3⅓ ...	4 2 1
1898 ...	83½ ...	68 ...	75¾ ..	2½ ...	3 6 0
1897 ...	86½ ...	66½ ...	76½ ...	2⅓ ...	2 17 2
1896 ...	82½ ...	62 ...	72¼ ...	1⅓ ...	1 19 10
1895 ...	85½ ...	57 ...	71¼ ...	1⅛ ...	1 11 7
1894 ...	78 ...	55 ...	66½ ...	⅝ ..	0 18 10
1893 ...	88 ...	54½ ...	71¼ ...	1⅝ ...	2 5 7
1892 ...	113½ ...	76 ...	94¾ ...	2⅞ ...	3 0 8
1891 ...	125½ ...	102 ...	113¾ ...	7¾ ...	6 16 3
1890 ...	135 ...	110½ ...	122¾ ...	8 ...	6 10 4

i = Interim (actual).

A Complete Compendium of Financial Information in a Concise Form.

Nearly 2,000 Securities (including a Classified List of Trustee Stocks) with Highest, Lowest and Average Prices, Dividends Paid, Yield in each of the past seventeen years, and Amount in Issue.

A Striking and Unique Feature is that in regard to each Security, the REAL VALUE is given, calculated from its income-producing power, with due regard to capital safety.

The Work shows the Investor—

What Stocks to Buy.

What Stocks to Avoid.

How to Increase his Income.

How to Avoid Capital Loss.

Press Notices.

Standard.—"The book is really, though its compass is much smaller, a pocket edition of Burdett."

City Press.—"A more valuable work of reference the investor could not well place on his office shelves."

Western Morning News.—"The information is given in concise and handy form, and to the investor it will prove a most valuable aid."

Liverpool Daily Post.—"An invaluable book of reference for all investors."

Western Daily Mercury.—The work contains a wealth of valuable information for the investor."

Daily News.—"For the purpose of reference it is unrivalled in the information afforded."

Financial News.—"One of the most useful publications for investors ever compiled."

Leeds and Yorkshire Mercury.—"To trustees and investors generally the work should prove quite indispensable."

Belfast News Letter.—"This work is, as has been well said, an Investor's Encyclopædia."

Scotsman.—"It classifies and values a great number of stocks according to an easily understood system, and cannot but prove helpful."

PRICE 2/6

ORDER FROM THE PUBLISHERS,

Messrs. HAYMAN, CHRISTY, & LILLY, 113, Farringdon Road, London, E.C.

Printed for the Proprietors (John Bull, Ltd.) by Odhams Limited, 93 and 94, Long Acre, and 7, Burleigh Street, Strand, W.C., and Published at 4, Red Lion Court, Fleet Street, London, E.C.

Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. GREENBERG & Co., Ltd., Advertisement Contractors, 80, Chancery Lane, London, W.C. Telephone 212 Holborn.